Women's Employment and Microenterprise Development in Eritrea

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A Women in Development Technical Assistance Project



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ACRONYMS

Agency for Cooperation and Research in Development **ACORD** Agricultural Cooperative Development International/Volunteers In Overseas Cooperative Assistance ACDI/VOCA Agriculture Sector Support Program **ASSP Business Development Service BDS** Commercial Bank of Eritrea **CBER** Cooperative Assistance and Relief Everywhere, Inc. **CARE** Employers' Federation of Eritrea **EFE** Eritrea Community Development Fund/Savings and Credit Program ECDF/SCP Eritrea Relief and Refugee Commission **ERREC** Eritrean Development Foundation **EDF** Government of the State of Eritrea **GSE Human Capacity Development HCD** Intermediate Result IR International Labour Organization ILO **International Trade Commission** ITC **Investment Objective** IO Microfinance Institution MFI Micro, Small, and Medium-sized Enterprise **MSME** National Confederation of Eritrean Workers **NCEW** National Council of Negro Women **NCNW** National Union of Eritrean Youth and Students **NUEYS** National Union of Eritrean Women **NUEW** Nongovernmental Organization NGO Private Uitzending Managers **PUM** Rural Enterprise Investment Partnership **REIP** Rural Enterprise Unit **REU** Third Investment Objective IO3 United Nations Development Programme **UNDP** United Nations Industrial Development Organization **UNIDO** United States Agency for International Development USAID

WIDTECH

Women in Development Technical Assistance Project

CONTEXT OF THE MISSION¹

The United States Agency for International Development is committed to strengthening the status of women in Eritrea. This approach is consistent with overall USAID policies, which emphasize the need to pay attention to gender issues as part the provision of equitable, effective development assistance. The Government of the State of Eritrea also has adopted relevant policies of its own, including sections of the national Constitution and recent legal reforms. In addition, women ex-soldiers and the National Union of Eritrean Women have worked to raise awareness of gender concerns and increase their influence in the policy arena.

USAID/Eritrea recently requested that the Women in Development Technical Assistance Project (WIDTECH) provide a social scientist with expertise in gender and microenterprise development to carry out two tasks. These were a review of USAID/Eritrea's Investment Objective on human capacity development (IO3) and the development of recommendations for activities that the USAID/Eritrea mission could undertake to enhance women's participation in the workforce, with a focus on the microenterprise sector.

The fieldwork was carried out in Asmara, Eritrea, from April 25 to May 13, 2001, in close collaboration with Carol Horning, Director, General Development Office at USAID/Eritrea. Findings and recommendations for future USAID/Eritrea activities are incorporated into the final report of the team that worked to develop IO3.

The first part of the following report describes and analyzes the role of women in Eritrea with regard to both the microenterprise sector and the formal economy and then identifies major issues involved in the economic empowerment of women in Eritrea. The second part of the report is a proposal for a USAID program that could support female microentrepreneurs and workers and contribute to the development of information and awareness on gender issues.

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¹ See Scope of Work in Annex 1.

PART I WOMEN'S PARTICIPATION IN THE ERITREAN ECONOMY

INTRODUCTION

Women play an important role in the war-ravaged Eritrean economy. Many enterprises are owned and run by women, and women make up 30 percent of the workforce in manufacturing, services, and trade.

A legal framework for gender equality and equity is in place. Eritrea's 1997 Constitution prohibits the violation of the human rights of women and "mandates the Legislature to enact laws designed to eliminate inequalities in the Eritrean society because of gender discrimination." Laws forbid the kidnapping of women and the exchange of dowries upon marriage, and women now can initiate divorce. Women gain the right to access land for housing and farming at age 18.

An examination of Eritrean society reveals a more traditional picture, however. Nearly 70 percent of Eritreans live below the poverty line; this pattern is particularly acute among the 20-30 percent of households that are headed by women. Women are concentrated in low-skill, low-paying jobs and earn only 50-80 percent of what their male colleagues earn. In addition, women's enterprises are concentrated in areas with limited growth, such as simple food processing and small tailor workshops.

Thus, political and economic gender equality is still weak in Eritrea despite the enactment of mechanisms to empower women and to inform them of their rights. One reason is the lack of organizations to mobilize and support women. Only one women's organization, National Union of Eritrean Women (NUEW), is involved in advocacy and education on key women's issues, including health, education, microfinance, and human rights.

The gender gap is prevalent in the area of basic education. Household responsibilities, early marriage, and economic and cultural factors hamper girls' access to education. At the primary school level, girls have lower enrollment rates and higher grade repetition rates than do boys, and only 13 percent of eligible girls attend secondary school⁴ The low education level among girls and women inevitably has a negative influence on their income-earning capabilities and on their access to economic opportunities.

Although welcome, the end of the Eritrean/Ethiopian war will likely have a negative effect on the economic participation of women because male workers tend to be the first to be employed in post-war jobs and enterprises. Improvement in the availability and efficiency of the economic activities of women, and in turn their well-being, therefore is critical.

² The United Nations Common Country Assessment, March 2001.€

³ Ibid.€

⁴ Ibid.€

WOMEN AND MICROENTERPRISE

The Private Sector in Eritrea⁵

As of 1996, more than 50,000 enterprises (including large-scale ones) in Eritrea employed almost 120,000 people. About 60 percent of enterprises in the country and 76 percent of their employees are located in and around the capital city of Asmara. Manufacturing represents only 19 percent of Eritrean enterprises and 31 percent of the employment, and also is concentrated in Asmara. The breakdown in size of enterprise and employment is detailed in Table 1.

Table 1: Distribution of Enterprises According to Size (1996)

Enterprise	Number of Enterprises	Enterprises: % of Total	Number of Employees	Employees: % of Total
Informal (micro): 1-3 people	43,844	83.7	63,251	53.0
Small: 3-9 people	8,014	15.3	46,130	38.8
Medium: 10-25 people	419	0.8	7,015	5.9
Large: 25 people or more	105	0,2	2,496	2.1
Total	52,382	100	118,892	100

Source: A Study on Employment Creation in Urban and Rural Informal and Small Scale Enterprises, International Labour Organization (ILO) and Ministry of Labor and Human Welfare.

Eritrean microenterprises have the following features:

- # More than 60 percent were created after the liberation war with Ethiopia in 1991 and independence in 1993.
- # About 70 percent are located in urban areas.
- # Fewer than half (44 percent) have permanent structures; about one-third (34 percent) have semi-permanent structures.
- # Entrepreneurs have very low education levels; about 65 percent are either illiterate or have completed only grades 1-5.
- # About 65 percent of employees have skills related to their work that were acquired through apprenticeships or other jobs.
- # About half of owners are 45 years of age or older.

The information in this section is from A Study of the Private Sector in Eritrea, with a Focus on the Micro, Small and Medium Enterprises prepared for the Macro Policy and International Economic Cooperation Department, July 1996; and A Study on Employment Creation in Urban and Rural Informal and Small Scale Enterprises, ILO and the Ministry of Labor and Human Welfare of the State of Eritrea, Wekita Consulting Office, January 2000. Unfortunately, these documents do not always provide gender-disaggregated data for microenterprises and other activities.

- # About 30 percent of employees are women.
- # About 10 percent of the workers are paid or unpaid family members of the owner.
- # The average number of employees is 1.4.
- # Monthly wages range between Nk 100 and 500.

The Government of the State of Eritrea (GSE) is committed to the development of a strong private sector and has developed the necessary policies to favor this process. The government has opened up the economy to both foreign and domestic private investors and has created an appropriate legal environment. Trade and foreign exchange have been liberalized, and the procedures for registration of enterprises are now very simple. The persistence of war has discouraged new investments, however, and state- and party-owned enterprises still play an important role in the Eritrean economy.

Women and Microenterprise⁶

According to 1996 figures, women own 30-40 percent of microenterprises in Eritrea. Women-owned enterprises account for almost two-thirds of those in the production sector (brewing local drinks; basket, broom, and mat making; and production of juices); two-fifths in the trade sector (hotels and guesthouses, petty trade, coffee shops, and retail trade); and one-fourth of services (hair saloons and rental services). Female-owned enterprises account for 40 percent of all employment in micro, small, and medium-sized enterprises (MSMEs). Women-owned enterprises tend to be smaller than those owned by men. Women-owned enterprises employ primarily women workers.

The average age of women MSME owners is 40 years, compared with 44 for males. Only 10 percent are younger than 25 years old, and only 38 percent are married (compared with 78 percent of their male colleagues). Their average household size is 4-5 people.

Ex-combatants have created some women-owned enterprises with support (that is, training and equipment) from the Eritrea Relief and Refugee Commission (ERREC).

Unlike other African countries, Eritrea has few street vendors and informal economic activities that take place in public places. This is the result of a deliberate government policy to avoid congestion in urban areas as well as cultural inhibitions. However, many small grocery shops exist in all parts of towns and cities.

⁶ Ibid.€

⁷ Some sources mention cases where the license for the family business is in the name of the wife.€

Impact of Recent Political Changes and War on Women and Microenterprises

Because so many men were mobilized for the war, a large number of women are now de facto heads of households and of their husbands' businesses. Many women also occupy jobs that were previously held by men—for example, in the construction sector.

Following the war, many Eritreans returned to their native country from abroad, where they had acquired skills and business experience. About 70,000 Eritreans were expelled from Ethiopia alone, many of whom have experience managing restaurants, hotels, taxis, and other services. The newly created enterprises of this group have had many problems because of the poor economic climate in the country.

Women ex-combatants have found it difficult to return to their home communities and therefore stayed in towns where they tried to make a living without the traditional support provided by their families. Some of these women acquired skills during the war that could be helpful in running a microenterprise in peacetime, such as metalworking and machine operating.⁸

Many internally displaced people (men and women alike) lost their land during the war and therefore are forced to make a living by selling their labor or by setting up a micro-business.

Strengths and Weaknesses of the Private Sector9

In addition to receiving formal government commitment to a vibrant economy, individuals in the general population want to see an increase in private sector activity. Eritreans have a strong sense of business ethics and are known as industrious and hard working. The country has access to the Red Sea and benefits from strong, coordinated support from Eritreans living abroad. Financial transfers are systematic and officially organized and registered. In addition, a great deal of informal support for micro-businesses exists in the form of financing, networking, and international commerce.

At the same time, however, the country's infrastructure (that is, roads, bridges, railways, energy, and telecommunications) has seriously deteriorated. Factories and machinery are mostly obsolete. A large proportion of the population lives in rural areas, and purchasing power is very low. Some industries, such as small garment producers, cannot compete with imported products because of outdated machinery and low levels of productivity. In addition, the unstable situation with regard to ongoing hostilities with Ethiopia has discouraged local and foreign investment. Eritreans do not have long-standing business experience, and most lack management skills and accounting discipline.

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⁸ A sociological assessment of the soldiers to be demobilized is currently being prepared within the framework of Eritrea's Demobilization and Reintegration Program.

⁹ Based on numerous interviews and the Executive Summary of "Eritrea Financial Sector." Government of the State of Eritrea and the World Bank, October 2000.

The main problem for microenterprises appears to be the lack of a vibrant market, followed by inadequate transportation to maintain a flow of imports and exports, limited access to appropriate workspaces and/or sites, and insufficient equipment. Problems such as a lack of skilled labor and the low quality of available raw materials become increasingly important as businesses expand. Entrepreneurs have indicated that access to financing and machinery, as well as official policies and administrative procedures, has become less problematic in the last few years. However, gaining access to credit for urban enterprises is still cumbersome.

In addition to these constraints, the development of the microenterprise sector is hampered by the limited availability of educated, business-oriented people who can act as business advisors or consultants. Women entrepreneurs have almost no access to business training and professional advice.

The training needs of MSME proprietors and their partners are primarily in marketing (including exports), general management, machine operation, and bookkeeping. The need for training in bookkeeping appears to be critical to avoid arbitrary taxation by the Inland Revenue Authority. Discussions with business people have made clear that product quality must also improve if local producers want to compete with imported products or to produce items suitable for export.

Even though Eritrea's economic growth in 2000 was negative, most entrepreneurs (including the owners of microenterprises) anticipate an expansion of their businesses by as much as 90 percent simply because the war will be over. They anticipate the recruitment of additional labor, primarily unskilled workers, in the coming year.¹¹

Financial Services for Microenterprises¹²

Access to financing is a critical prerequisite for other types of support to microenterprises. This report therefore analyses the appropriateness of existing financial services for both formal and informal women's microenterprises.

Traditional rotating savings and credit associations are widespread among low-income employees and village communities. Moneylenders operate at most markets in cities, towns, and villages, charging interest rates of 75-600 percent per annum. Many enterprises also are financed by the savings of Eritreans returning after a long stay abroad or by family members who live in other countries.

This assessment is based on A Study of the Private Sector in Eritrea, with a Focus on the Micro, Small and Medium Enterprises, prepared for the Macro Policy and International Economic Cooperation Department, July 1996; and the "Labor Market Survey" in the framework of preparation of the Eritrea / World Bank - Demobilization and Reinsertion Program.

¹¹ See data collected (draft table 43) for the Demobilization and Reintegration "Labor Market Survey."

¹² Different sources were used for this chapter (see Bibliography).

Only a few microfinance schemes exist in Eritrea, most of them in rural areas. The schemes are usually are based on a form of peer pressure or the creation of village savings and credit banks. About 30 percent of clients are women. Examples include:

- # The *Eritrea Community Development Fund/Savings and Credit Program* (ECDF/SCP), the largest microfinance institution (MFI), covers 290 village banks and has a loan portfolio of Nk 11 million. The Tier 1 group-lending scheme operates through village banks and typically serves 35-80 members. The loan amount is a maximum of Nk 10,000 for a 3-12 month period, with obligatory savings of 10 percent and an interest rate of 16 percent. Tier 2 is for individual beneficiaries who have successfully completed some loan cycles under Tier 1. Loans are made up to Nk 100,000 without physical collateral. From 1996 to the end of 1999, the ECDF/SCP reached 7,582 Tier 1 beneficiaries and 42 Tier 2 beneficiaries. Women made up 30 percent of clients in each category. 14
- # The USAID-funded *Rural Enterprise Investment Partnership* (REIP) provides loans, as well as training and advisory services, to rural enterprises and organizations.
- # The *Ministry Fisheries* and the *Ministry of Agriculture* have set up loan schemes. The Danish Development Cooperation funds a credit scheme for dairy cooperatives within the Agriculture Sector Support Program (ASSP).
- # The Agency for Cooperation and Research in Development (ACORD) is implementing the *Southern Zone Credit and Savings Scheme* in the Debub *zoba* (region). Between 1994 and the end of 1999, ACORD reached about 10,000 clients, 30 percent of whom were women. ¹⁵
- # The *National Union of Eritrean Women* received funding from nongovernmental organization (NGOs) to set up a micro-savings and credit program. Loans are given to groups of 6-8 members after a week of training on credit issues and after 5 percent forced savings is achieved. The loan size is Nk 500-2,000 for up to three years at an interest rate of 8 percent.
- # The *Eritrea Relief and Refugee Commission* (ERREC) provides individual and group loans to returned soldiers. At the end of 1999, the outstanding balance was Nk 1.9 million. Average loan size is Nk 3,400 and 28 percent of clients are women.
- # Government-guaranteed loans have been given by the *Commercial Bank of Eritrea* (CBER) to about 1,900 clients, with an average loan of Nk 17,000.

Less than 6 percent of the ECDF/SCP loan portfolio was in arrears as of December 2000. This percentage increased at the beginning of the war because of the mobilization of many clients but was just over 2 percent in 1998. The sustainability of this MFI appears promising, with the operational income covering 140,53 percent of the operational costs and provisions for bad repayments.

The proportion of women lenders is lower than expected because of the limited participation of Muslim women in the Eritrean lowlands.

As of December 31, 1999, the outstanding balance of ACORD loans was NK 5.6 million on 5,382 accounts. Savings amounted to NK 1.6 million. Loan amounts reach as high as NK 5,000 for periods of six months to two years at an interest rate of 14 percent.

Table 2: Total Figures for All Micro Savings and Credit Schemes¹⁶

Number of village banks: 90

Number of solidarity groups: 3,027

■ Number of beneficiaries: 20,003

■ Disbursed loan amounts, 1994-1999: Nk 128 million

Outstanding loan amounts as of December 1999: Nk 55 million

Mobilized savings: Nk 3.7 million

CBER realizes it does not have the technical capacity and human resources needed to operate financial services in rural areas. CBER continues to provide some small loans against collateral to businesses in Asmara. Both this institution and other banks have excess liquidity that could be used for microfinance if the human resources bottleneck could be overcome.

Several elements have severely hampered the development of microfinance schemes in Eritrea. Key among them is a lack of skilled staff; this problem is exacerbated by the war and Eritreans' lack of skills and experience in managing small business activities. In addition, households with members in the military have obtained a rescheduling of loans, and many international NGOs with credit experience were expelled from the country in 1997 and now hesitate to return.

Conclusion

There is no uniform registration or licensing procedure for MFIs in Eritrea. A legal framework must be developed, and the Bank of Eritrea needs to support appropriate procedures for the licensing and supervision of these institutions.

The financing needs of microenterprises in urban areas are not being met because the microfinance schemes operate mainly in rural areas. Most loans are short term and therefore are not appropriate for the purchase of equipment needed by micro-entrepreneurs. Total demand by microenterprises is estimated at Nk 399 million, a figure based on 42,000 clients and loans of Nk 9,500.¹⁷ The human and institutional capacities of the microfinance sector remain weak and need donor support. The impact of the existing MFIs has not yet been fully evaluated.

A legal framework must be developed as soon as possible. There is a clear need and demand for an MFI that targets micro and small enterprises in Asmara and district capitals. This institution also could serve to reinforce the human capacity of existing interventions in the field of microfinance.

¹⁶ "Eritrea Financial Sector," Government of the State of Eritrea and the World Bank, October 2000, Annex 5, Table 3.

¹⁷ "Ibid., Table 9.

WOMEN'S EMPLOYMENT IN ERITREA

Importance of Female Employment in the Formal Sector¹⁸

In 1996, women made up more than 40 percent of the total workforce in Eritrea. The role of women in the microenterprise sector is even more important. Women own 46 percent of these businesses, a figure that decreases as the size of the enterprise increases (for example, there is only 29 percent female ownership of medium-sized enterprises).

Women also make up a major part of the large-manufacturing workforce—in particular, in the garments, leather, and tobacco industries. This participation probably increased during the war with Ethiopia as a result of the military mobilization of a large proportion of the male workforce. Women make up 50 percent of the workforce in the public sector, compared with 22 percent in the private sector. About 80 percent of the workforce in women-owned enterprises is female.

The average age of women factory workers is 35 years. About 12 percent of the women workers, mainly those in public factories, are older than 50 years of age. Many of the women workers started working in these factories when they were very young.

Women are engaged primarily as unskilled labor in the production process. Skilled women represent a very small percentage (7.4 percent) of employment in large enterprises. In both public and private sector offices, women do predominantly secretarial work, with little participation in management.

The youth unemployment rate is around 50 percent. Although fewer girls than boys are registered as unemployed (20-30 percent), girls appear to have more problems finding a job. Nearly one-third are illiterate or have only elementary school education.¹⁹

Supply Factors²⁰

Managers and the heads of enterprises have a positive perception of women's work performance. In interviews, they mentioned that women employees are disciplined and devoted to their work, careful and efficient in their activities, responsible and decisive in their positions, tolerant when faced with challenging work, receptive to new ideas and training, dependable and uncorrupted, and creative in fostering a positive work environment.

This favorable opinion contrasts sharply with the reality of low-paying jobs and the factors that that limit women's employability. Chief among these is that many Eritrean women—in particular, during the war—have carried the burden of family responsibilities. This trend is in

¹⁸ Source: Different publications and tables of the Ministry of Labor€

[&]quot;Urban Youth Unemployment and Poverty Eradication in Eritrea," ILO and the Ministry of Labor and € Human Welfare of the State of Eritrea, Fabi Consulting & Trading Plc, September 2000.€

²⁰ Based on Wudassie Yohannes, "Women in Industry in Eritrea," UNIDO, May 1997.€

turn exacerbated by the fact that many demobilized women fighters have not gone back to their families and therefore lack social support for childcare.

At present, the number of female-headed households is estimated to be 20-30 percent. In addition, social and cultural barriers prevent women's advancement, including the popular belief that women should not work outside the home. As stated by the United Nations Industrial Development Organization (UNIDO), "The main reason for job misplacement, loss of seniority or promotion, and [low] wages of women is due to frequent pregnancy coupled with the demands for childbearing that results in absenteeism." ²¹

Women's low education level is another limiting factor. Only about half of women workers are literate, and 35 percent have only an elementary school education. Most vocational training schools are oriented toward male-dominated professions such as mechanics and woodworking. In addition, the low level of education of women limits their flexibility to accept other jobs in industry. Consequently, they often do the same job for years and have less chance to upgrade their experience and receive training than do their male counterparts.

Fewer women benefit from enterprise-level training because many are in non-regular employment and lack the necessary seniority and qualifications. In addition, it is more difficult for women to take evening classes because of their childcare and household responsibilities.

Demand Factors

Half of the enterprises—in particular, small and medium-sized ones, consider a lack of qualified workers to be a significant problem. ²²

Sex-segregation in the labor market appears to be strong in Eritrea.²³ Thirty-six percent of MSMEs employ only women, whereas 45 percent do not have any women employees at all.²⁴ Although women hold many jobs traditionally reserved for men—for example, in construction—they will most certainly lose these jobs as men in the military are demobilized and re-enter the labor market. Women do make up the majority of workers in garment, leather, and tobacco industries. These industries have export potential, but their wage levels are low.

Additional research is necessary to measure possible gender-related distortions, including pay differential and pay discrimination both among and within various types of jobs, differences in human capital, and differences in available jobs and types of jobs accepted. This research should be organized in close collaboration with the Working Women's

²¹ Source: "Women in Industry in Eritrea," Wudassie Yohannes for UNIDO, May 1997, p 42.

²² Based on the "Labor Market Trends" section, the Demobilization and Reintegration Program report.

²³ Sex-segregation refers to the widespread tendency for men and women to be employed in different occupations.

²⁴ A Study of the Private Sector in Eritrea, with a Focus on the Micro, Small, and Medium Enterprises, prepared for the Macro Policy and International Economic Cooperation Department, July 1996.

Committee of the National Confederation of Eritrean Workers (NCEW) and the Ministry of Labor and Human Welfare.

INSTITUTIONS AND PARTNERS

NUEW has 200,000 members and is the only large association that addresses women's needs in Eritrea. NUEW's mission is "to promote gender equality and the development of women as an integral part of the political, economic, social, and cultural sphere." NUEW intervenes in various sectors, including health, education, and agriculture. It has received support from donors for its loan fund that operates outside Asmara, but repayment rates have been low because of the war. NUEW also organizes 3-6 month training courses for women in such areas as computer training, obtaining a driver's license, catering, and handicrafts.

According to its own literature, NUEW

acts largely as a focal point to ensure the full range of development policies and programs in all sectors by lobbying and incorporating strategies to include women in the equitable share of the benefits of development. Advocacy, sensitization, and gender awareness for women and society at large [are other] major strateg[ies] of NUEW.

NUEW collaborates with the Eritrean government to promote gender mainstreaming at all levels.

Many development partners regret that the program implementing capacity of NUEW is weak and that the organization does not have the necessary professional capacity to carry out certain programs—in particular, in microfinance. (See below a discussion of USAID/National Council of Negro Women support to NUEW.)

The *National Union of Eritrean Youth and Students* (NUEYS) is a dynamic and open-minded organization that has 135,000 members. It runs eight youth centers and carries out activities in the fields of health, education, employment, and environment. The organization has requested assistance from CARE to promote gender capacity building and will launch a Youth Empowerment Program and an Enterprise Development Program in collaboration with the Eritrean Development Foundation (EDF).

NCEW has a *Working Women's Committee* that has conducted extensive research and sensitization workshops and seminars for trade union members and representatives on the working conditions of women. The women's committee also organizes training courses in leadership and labor rights, conducts skills training courses, and supports the creation of rural cooperatives for women. Women make up 30 percent of NCEW's 23,000 members.

The *Employers' Federation of Eritrea* has 300 members. It is concerned with the employability of women because during times of war—and given the development of certain industries such as garments, information technology, and construction—employers face a

lack of skilled workers. The federation emphasizes the seriousness and commitment of women workers but feels that certain protective measures (such as longer maternity leave) could discourage their members from hiring women. The federation plans to attract more members from smaller enterprises, including those that are women owned, but has not developed specific services for this target group.

The *Eritrean Chamber of Commerce* has 2,000 members, mainly in trade. Its Small and Medium-Sized Enterprise Department has organized business training sessions (in particular, accounting) and focuses on export development. Although the Chamber of Commerce has several female members, they are not organized and the Chamber has not yet developed specific initiatives for micro and small enterprises. The creation of independent regional chambers of commerce might open some opportunities for attracting these enterprises.

The Women in Development National Coordinating Department of the Eritrean Catholic Secretariat supports 36 women's centers that are run by different congregations. The centers provide training to women promoters and plan to launch group-based savings and credit schemes. At present, the centers provide training primarily in traditional skills such as sewing and embroidery, but the Coordinating Department promotes diversification of economic activities into areas such as food processing, catering, and high-quality weaving.

With regard to women workers, the *National Confederation of Eritrean Workers* is the major player in training and advocacy. International and national NGOs, including CARE, ACORD, Vision, and Haben, support microenterprises through micro-financing. In some cases, beneficiaries receive basic business training.

Conclusion

Although efforts are being made to support women-owned microenterprises, none of the organizations described above has sufficient experience and human resources to professionally implement a large-scale action program to support women-owned microenterprises and address the problem of demobilized soldiers. However, there is demand for reinforcing the human capacity of the organizations and providing advice on the creation and management of microenterprises.

USAID INTERVENTIONS WITH REGARD TO WOMEN'S ECONOMIC EMPOWERMENT

Under USAID's Investment Objective 2 (IO2), "Increased income of enterprises, primarily rural, with emphasis on exports," it is noted that a shortage of counterpart support staff and limited access to target areas have resulted in a shift in focus toward emergency loans provided through ACDI/VOCA to enterprises destroyed by war. More than 70 percent of loan resources were disbursed to 215 enterprises. Efforts have also been made to promote leather exports (with contracts worth \$650,000), whereas the planned skills training of workers by CBER and Rural Enterprise Unit (REU), as well as technical and financial services for enterprises, was delayed because of the war.

A \$1 million project to strengthen NUEW is being implemented in collaboration with the National Council of Negro Women (NCNW). This project provides support and technical assistance to NUEW in reproductive health and microcredit. NCNW assists NUEW in training its staff and in expanding its programs at the local level. The enterprise development components of the project target NUEW rural credit program staff members who work at the national, zonal, sub-zonal, and village levels. Training focuses on the practical skills required by microenterprise development practitioners. The collaboration has begun slowly in the last year. A memorandum of understanding was finally signed and the first training course organized in April 2001.

OTHER DONOR INVOLVEMENT

None of the large international donors is currently financing a significant program for microenterprise or private sector development, although they do emphasize private enterprise development within sector-specific programs (for example, the Danish Dairy Development Program).

A World Bank Demobilization and Reintegration Program (appraisal mission in June 2001) would most probably include a microenterprise development component of \$7.6 million. This would provide business development services and microcredit for an estimated 10,000 demobilized soldiers and other community residents.

In mid-2001, UNIDO launched the Sustainable and Competitive Industrial Development Program, which includes the development and promotion of MSMEs with a focus on women and rural industrialization. This program will be established in villages in selected *zobas* (regions). Skills would be upgraded in food processing, garment manufacture, crafts, and management. An industrial business development and advisory service department would be established. Development of leather and agricultural industries, as well as agricultural machinery and tools, is also planned.

The International Labour Organization (ILO) and the International Trade Commission (ITC) have intervened in the fields of education, business training, and microcredit. They do not, however, implement significant programs for enterprise support.

MAJOR STRATEGIC, POLICY, AND PROGRAM ISSUES

Although the role of women has traditionally been limited to the household, the Eritrean war of liberation represented a break-through in terms of women's contribution to the country's economic and political life. In turn, this change resulted in a legal framework and policies related to gender equity. Mainly because of the hardship of the war and changes in the political and social climates, women have been obliged to contribute increasingly to the income of their families through off-farm activities in rural areas, microenterprises, and employment in factories in urban centers.

Women's enterprises are mainly in low-level activities, and women's wages are lower than those of their male colleagues. Low educational attainment and a lack of technical and professional skills are primary reasons. Human capacity development is therefore a cornerstone of women's economic empowerment. Emphasis should, however, be placed not only on education and skills training but also on the development of additional capacity for self-help initiatives and organization building.

Empowerment of Women

Although a generation of projects have supported women's economic activities—in particular, through microcredit—these activities have not automatically led to the increased well-being and the social, political, and legal empowerment of women.

To further this process, several questions about household economic arrangements must be answered:

- # Do women control the increased income that accrues from new economic activities?
- # Do women influence household decisions related to consumption that can lead to increased well-being for them and their children?
- # Do women's increased income result in men contributing less for family expenses?
- # If the increased income of a women does not bring a change in her social status within the family and if she is not able to negotiate changes in gender relations, has the increased economic activity served mostly to increase her workload?
- # If the gender issue is not given higher priority on the political agenda and if there is no wider movement for social and political change, will the economic empowerment of women be reduced?

Experience has proved that it is necessary to develop activities that reinforce women's self-confidence. Training, exposure to other women's experiences, networking, and discussion groups are among the activities that make women more aware of their own situations and enable them to look for solutions in their own environment. Support for women's organizations and their leaders also contributes strongly to the empowerment of women. These initiatives enable women to better influence all political decisions that have an impact on their lives and thereby contribute to a greater degree of democracy and good governance.

Diversification of Activities

Many women-owned enterprises appear to be involved in activities that do not require specific skills or high levels of investment. Incomes derived from these activities tend to be low because markets are easily saturated. Illiterate women who lack management skills find it difficult to access new technology and markets or to develop new products.

Although local markets are small, activities can be developed that substitute imported products or improve products so they can be exported to markets that are more demanding than traditional Ethiopian ones. Linkages with larger enterprises should also be developed—for example, in the garment industry. Small service enterprises could developed in the fields of information technology and telecommunications; it is important to stimulate women to work in this expanding sector from the beginning. In interviews, businesswomen mentioned the existence of opportunities in food processing, personal services, commercial agriculture, fish processing, and salt production.

At present, there is little information and experience in Eritrea in emerging areas such as appropriate technology and machinery for small-scale production; low-cost, high quality packing materials for food products; fashion trends for the leather and garment industries; and establishment of a local communications center.

A critical mass of technical information and business expertise should therefore be brought together through a business development service (BDS) to assist those entrepreneurs who want to expand their businesses. This could be done after businesses have benefited from basic business training or small loans provided by one of the many NGOs operating in Eritrea. (See Part II of this report.)

Demobilization and Reintegration

The demobilization process involves 200,000 soldiers, 30 percent of whom are girls and women. Many ex-soldiers will probably go back to the jobs they had before the war or continue their pre-war entrepreneurial activities. A smaller group of younger people, including girls, will have to enter the workplace for the first time. ²⁵

The 1993 demobilization experience illustrates that credit alone is not sufficient to start an enterprise. Microenterprise support services are necessary to help ex-soldiers to start viable micro-businesses. However, as a result of a lack of business experience, many ex-soldiers have not been able to repay their loans or to establish a business.

Young women ex-soldiers without business experience might need more guidance in setting up a business than older soldiers. The younger women have probably developed habits of dependency and obedience during their military service that are counterproductive to self-employment. A junior achievement program through which young future entrepreneurs

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²⁵ According to preliminary information obtained from the Social Survey conducted for the preparation of the Demobilization and Reintegration Program, January 2001.

receive guidance and support from an established entrepreneur could help build confidence among young people and thereby help them launch enterprises. (An example of this is the NUEYS/EDF Youth Entrepreneur Program.) Experienced women entrepreneurs could become mentors of young women wanting to start businesses.

In keeping with a gender perspective, it is also essential to provide assistance to the women who have assumed more economic responsibilities for their families during the war. Members of this group need help in maintaining their increased level of economic participation and empowerment even when husbands and colleagues return from the war. Pressure will undoubtedly be placed on these women to resume their household tasks and to leave business activities and formal employment to their husbands and brothers. This would be a major setback in the process of economically empowering women. Demobilization resources should therefore focus equally on women who are currently economically productive to avoid a substitution effect rather than a growth effect when the demobilized population reintegrates into the economy.

More and Better Jobs for Women

The availability of opportunities for women workers is closely linked to the reinforcement of their skills and capacity to negotiate with employers. Skills training will enable them to accept better and higher paying jobs and to move more easily to other jobs. Initiatives to help provide care for children and the elderly will reduce some of the disadvantages women currently face in comparison with men. Increased self-confidence, combined with a capacity to negotiate work conditions based on knowledge of their rights, will make it easier for women to improve their well-being.

Lack of Information and Documentation on Women's Economic and Social Position in Eritrean Society

For gender equality to be fully implemented at all levels, additional research needs to be conducted in fields in which women contribute to social and economic change. This knowledge should serve to enhance status and participation of women in political and social affairs and to increase their share in the economy. For example, many of the studies on the private sector and vocational training do not contain gender-specific data for many topics and cannot be fully applied to women's situations.

Despite extensive legal and political progress, considerable efforts still need to be made to create awareness and remove traditional constraints, including family responsibilities, early marriage, the limited mobility of many (primarily Muslim) women, and a variety of other economic and cultural factors. Women should be informed of their rights—in particular, with regard to access to land and property and the possibility of using these assets as collateral for accessing loans.

PART II A PROPOSED USAID ASSISTANCE PROGRAM FOR MICROENTERPRISE DEVELOPMENT AND WOMEN'S EMPOWERMENT IN ERITREA

POTENTIAL WINDOWS OF OPPORTUNITY FOR USAID ASSISTANCE

Several opportunities exist for creating micro and small enterprises in Eritrea in the fields of food processing, trade, and services. Women could take advantage of most of these opportunities, particularly because they have increasing responsibility for family support. At present, however, public and private organizations do not provide full support for these activities.

USAID has the opportunity to assist in targeting women who want to participate in formal economic activities to enhance the survival of their families and complement meager family incomes. Focus should placed on female-headed households (both de jure and de facto) and poor families in urban and rural areas. This focus implies that adequate attention be given to the development of childcare facilities.

Within the third Investment Objective (IO3), it is proposed that USAID assistance be concentrated on the development of human capacity and on institution building. This proposal therefore emphasizes training, support to women organizations, and awareness raising.

The Intermediate Results of the USAID intervention are designed to address the shortfall in women's capacity to participate in economic activities and to augment the availability of relevant information on women's participation in social and economic change processes.

INCREASED ECONOMIC OPPORTUNITY FOR WOMEN: MICROENTERPRISE DEVELOPMENT

USAID guidelines on microenterprise emphasize four principles:

- # Maintain a focus on women and the very poor, particularly through support for poverty lending.
- # Help implementing institutions reach a greater number of people.
- # Support institutional sustainability and financial self-sufficiency among implementing organizations.

Seek improved partnerships with local organizations in the pursuit of microenterprise development

The following areas would require intervention to attain the Intermediate Result on the economic empowerment of women.

Promotion of Microenterprises

Women often lack basic knowledge about the development of economic activities. Training through initial and refresher courses would improve the capabilities of many field workers employed by NGOs and ministries with regard to the identification of business opportunities, basic bookkeeping, the writing of a simple feasibility study, and principles of marketing. In addition to training, appropriate training materials for field workers and simple handouts for final beneficiaries could be developed in local languages. Pilot training sessions could be financed, and a follow-up mechanism developed. Priority would be given to female field workers, and training courses would include gender-specific aspects of enterprise development.

In addition to several NGOs, the following organizations and employees have expressed interest in obtaining such support:

- # Community change agents at the Ministry of Labor and Human Welfare;
- # Youth leaders from the youth empowerment program of the National Union of Eritrean Youth and Students (NUEYS) and the Eritrean Development Foundation (EDF);
- # Home economics agents from the Ministry of Agriculture;
- # National Union of Eritrean Women (NUEW);
- # Eritrea Relief and Refugee Commission (ERREC); and
- # Women promoters with the Catholic Secretariat.

Professional Business Development Services

BDS are part of a microenterprise development initiative envisaged under the Demobilization and Reintegration Program. The microenterprise development component would help demobilized soldiers and other community members engage in individual income-generating activities, as well as micro and small enterprises. The program has two components:

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²⁶ An Executive Secretariat of the National Commission for Demobilization and Reintegration will implement the program.

increasing the availability of credit for demobilized soldiers and establishing BDS in each *zoba*.

USAID/World Bank collaboration would support micro and small enterprises with demand-oriented BDS that aim to improve the performance of the enterprises, their access to markets, and their competitive capabilities.²⁷ These services would include training, business advice, support for the identification of markets, elaboration of contracts, identification of suppliers of machinery and raw materials, and exchange visits. USAID-IO3 support to the microenterprise development program would not cover extension of credit to demobilized soldiers, which instead would be included in IO2, which covers the development of the private sector.

A BDS center would be created in each *zoba*. The World Bank has identified the Rural Enterprise Unit of CBER, the Chamber of Commerce, and the Employers Federation of Eritrea (and possibly a consortium of these groups) as potential partners. Women microentrepreneurs should be represented either directly on the board of the BDS or through representation of partner organizations.

In collaboration with the World Bank on this part of its program, USAID would focus on:

- # Appropriate methodologies to reach as many women micro-entrepreneurs as possible;
- # Coverage of the entire country, rather than a concentration of activities in regions with a high number of demobilized soldiers;
- # Sectors with a high incidence of female entrepreneurs, such as trade, services, and food processing; and
- # Involvement of women in growth sectors such as information technology and export development.

The reintegration program would be sensitive to the needs of women soldiers and members of their communities. Women's needs regarding credit, land, and other resources, as well as the provision of childcare and associated services, should be taken into account. Specific consideration must be given to the unique needs of war widows and female heads of households. Assistance to male soldiers should benefit women and children. Systems for gender-sensitive supervision and monitoring and evaluation must be created.

Emphasis on the Empowerment of Women

Since IO3 aims to reinforce the empowerment of women—in particular, their economic empowerment—actions that build the self-confidence of women and increase their capacity to access resources and control incomes should be included.

²⁷ Source: Annex 10 of the Demobilization and Reintegration Report, January 2001.

These actions include leadership and communications training, discussion groups, and joint activities with men to help raise gender awareness. Because the use of English is becoming increasingly important in business and government, language classes would be offered to women entrepreneurs. The improved availability of childcare would reduce the burden of young women.

An interesting initiative is the NUEYS/EDF entrepreneurial training for youth project, which combines business training with practical experience in establishing businesses. Such business incubators would enable young girls to develop economic activities.

Support to Women's Professional Organizations

The creation of professional organizations would enable women to better defend their interests as a group and to improve the performance of individual enterprises. The USAID program would support such new organizations by bringing women entrepreneurs together to discuss their problems, exchange information, develop joint economic activities and networks, and find solutions to childcare. A locally based NGO (such as CARE) could assist USAID in providing financial and other support for this effort.

Technical Training

In addition to BDS, many of the microenterprises will need technical training, which could be organized in collaboration with vocational and technical schools. At present, there are very few vocational schools that focus on economic activities of interest to women.²⁸

Training could cover such aspects as production, maintenance of machines, quality control, organization of workshops, and packaging. A rapid survey of training needs would have to be conducted, but women have already shown interest in receiving training in food processing, catering, services, and information technology.

Linkages with the Financial Sector

As opposed to directly financing microenterprises, the USAID program would develop strategies to facilitate access to existing financing mechanisms and would support initiatives by other development partners to establish appropriate schemes. The program would cover technical assistance on microfinance, training of the credit officers of existing finance programs, and provision of information on collaborating with banks to micro-entrepreneurs. Potential clients include government agencies, ECDF, CBER's credit unit, NUEYS, NUEW, and other NGOs.

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²⁸ See the Annex on Education in Eritrea in the IO3 report, May 2001.

However, in light of the potential opportunities for developing appropriate financial services for microenterprises, USAID should support initiatives by other development partners in this field. This could be done under IO3 or IO2 in a Private Sector Development Program.

Policy Support

Although UNIDO's support to the Ministry of Trade and Industry includes a component on Capacity Building for Industrial Governance and Private Sector Development, there is no guarantee that gender issues would systematically be taken into account in the implementation of this program.

The USAID program, in combination with the Intermediate Result 3.2.2. (IR 3.2.2.), could provide gender-specific research and data to improve the decision-making process.

INCREASED ECONOMIC OPPORTUNITIES FOR WOMEN: WOMEN WORKERS

Technical Training

Since the low skill level of most women workers appears to be a major bottleneck in attaining promotions and higher wages, a combination of short-term, specialized vocational training and on-the-job training is proposed. The practical organization of the training should take into account the availability of women workers in the context of their specific reproductive and productive responsibilities.

A Women's Workers Vocational Training Fund could be created in collaboration with the Employers Federation and the Women's Workers Committee of the NCEW. A third party, such as the NUEW or a representative of participating NGOs, could balance the conflicting interests of workers and employers alike.

Proposals for training programs would come from enterprises and trade union groups. Priority would be given to demands made by women-owned companies or a consortium of companies. Joint proposals would be welcomed because they increase the efficiency of training courses and lead to better networking within sectors. Both local and foreign trainers could be involved. Opportunities exist in the recruitment of retired experts from Europe and the United States (for example, the U.S.-based International Executive Service Corps or Private Uitzending Managers [PUM] in the Netherlands).

Training courses must have a long-lasting impact on the enterprises and the capacity of their employees to acquire new skills. Technical training of workers should always be combined with some capacity building on how to implement this training and how to transfer these skills to other workers. In other words, effort should be made to ensure that enterprises are

learning organizations. During this process, the training of local trainers should be given specific attention.

Awareness Building

In addition to the reinforcement of technical skills, women in trade unions need training in leadership and legal literacy. Such training covers legal rights, worker-employer negotiations on working conditions, conflict settlement, and management of small projects such as child care centers. This would contribute to the achievement of the IO3 goal of women's economic empowerment.

Such training would focus on the 250 leaders of the enterprise sections of the unions, who would be able to use the information and skills obtained to create awareness among their female members.

Training support materials and information leaflets would be produced in local languages to inform women of their rights as workers. NCEW would be the main partner for implementing this awareness building, in collaboration with other NGOs.

INCREASED INFORMATION AND AWARENESS OF GENDER ISSUES

Policy Preparatory Research and Studies

Although the legal framework for equity and equality of women in Eritrea exists, specific€ issues must be tackled to promote women's economic empowerment and to ensure that€ policies are translated into action. Policy preparatory studies based on gender-specific data€ would be a first step in this direction.€

The subjects of these studies can be very diverse, including:€

- # Gender considerations in the labor market;€
- # Poverty reduction and gender;€
- # Barriers to girls' participation in education;€
- # Specific needs of women-headed households during demobilization;€
- # Gender and microenterprises;€
- # Gender and information technology;€
- # Childcare promotion;€
- # Women in the construction sector;€
- # Legal aid for women; and€
- # An oral history of women's roles in the national liberation process.€

An information technology database could be established to gather information about€ existing studies on and resources for women that are relevant to the situation in Eritrea, as€

well as to serve as the literature review for planned studies. The database should also identify the areas where gender disaggregated data need to be collected.

It has not been possible during this mission to analyze how to optimize the direct links between research and policy and program action.

Dissemination of Information and Awareness-Creating Activities

Different means of communication should be developed for specific target groups to create awareness regarding the role of women in economic development and to reduce sociocultural constraints to such development. In addition to the general public and particular opinion leaders (such as religious leaders, women leaders, and teachers), the program would target employers, bankers, and government service agencies that deal with microenterprises. The visibility of women in the economy would thereby be increased.

Radio is a very strong method of communicating with rural populations and with women, in particular, who for cultural and religious reasons often have to remain in the family compound. Some ministries, such as the Ministry of Education, are interested in producing radio programs on women's issues. NUEYS want to use its radio broadcast to cover issues of interest to girls, and a group of female members of the Asmara University Student Union is interested in producing a radio program for women.

Other communications tools that can be used to transmit positive messages on women's economic empowerment include posters, theater performances, and cultural events.

Since women are often unaware of their legal rights and entitlements, legal literacy courses and publications on women's rights could be made available directly or through women organizations and NGOs. The Ministry of Justice and women's organizations have been identified as potential partners for this component of the program.

Creation of a National Action Plan for Gender Studies and Awareness

A National Action Plan for Gender Studies and Awareness Raising should be developed with the involvement of organizations representing women (such as NUEW and NUEYS), as well as representatives of the different ministries and NGOs.

Institution Building and Sustainability

Sustainability at the Enterprise Level

Any intervention at the level of the final beneficiaries must involve clear strategies for sustainability. This means that there must be reasonable prospects for adequate production, markets, and management capacity. Feasibility studies are essential to this process.

Innovative business ideas should receive full support from the USAID Women's Economic Empowerment Program to diversify women's economic activities and establish role models for would-be entrepreneurs.

Sustainability at the Institutional Level

Any support to a local organization must include a dimension of capacity building and institutional strengthening, in many cases through the training of trainers or the development of new activities undertaken in collaboration with members. The commitment of these organizations to making optimal use of USAID support and to creating a multiplier effect is a vital component of such collaboration.

In the current Eritrean context and because the program focus is on women with low incomes, it would not always be possible to self-finance fully the proposed training programs. The implementing agencies might therefore need to access funding both from the USAID program and from other donors. However, women should be asked to pay a contribution for interventions that have a direct impact on individual income.

Because the proposed USAID IO3 covers a three-year period (2002-2004), partner organizations should prepare to take over these programs or develop sufficient capacity to implement activities on their own.

PRIORITIES FOR USAID PROGRAM INTERVENTIONS

One priority of this USAID program should be to coordinate strategies, approaches, and activities with the World Bank's proposed Demobilization and Reintegration Program (in particular, the component on microenterprise development) and to ensure that gender issues are fully taken into account, including aspects related to empowerment.

Reinforcement of development organizations is very important in the short run. However, in light of the long-term economic development of Eritrea, it is preferable to create new professional BDS with a significant volume of high-level expertise and that are thereby able to assist a range of micro and small enterprises. A consortium of different organizations appears to offer the best guarantee for efficiency and sustainability. Newly created professional women's organizations could gradually become involved in the decision-making process.

The innovative aspect of the USAID program would be the long-lasting link between developing economic activities for women (for example, microenterprises and training of women workers), the empowerment of women, and the reinforcement of women's organizations. The program should therefore seek to build women's self-confidence, improve women's negotiation capacities, increase women's knowledge of legal rights, create professional women's associations, and advocate for women's economic rights.

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ANNEX 1 WIDTECH CONSULTANT SCOPE OF WORK

WIDTECH CONSULTANT SCOPE OF WORK

SOCIAL SCIENTIST GENDER AND MICROENTERPRISE DEVELOPMENT FOR WOMEN IN ERITREA

Summary

USAID/Eritrea requested that the Women in Development Technical Assistance Project (WIDTECH) provide a social scientist with expertise in gender and microenterprise development to carry out two tasks. These were a review of USAID/Eritrea's third Strategic Objective on "Human Capacity Development" and the development of recommendations for activities that the USAID/Eritrea mission could undertake to enhance women's participation in the workforce, with a focus on the microenterprise sector.

The work was carried out in Asmara, Eritrea, from April 25 to May 17, 2001. It included up to five days of preparatory work (completed from the consultant's home base). Findings and recommendations for future USAID/Eritrea activities in this area will be incorporated into the final report of the Human Capacity Development (HCD) team.

Background

Since the liberation of Eritrea in 1991, the Government of the State of Eritrea (GSE) has been committed to democratic, equitable, and sustainable development. Plans have been made and programs designed in partnership with various multilateral and bilateral donors, including the United States Agency for International Development (USAID). Eritrea's development, has, however, been delayed by several factors: the two-year border war with Ethiopia, drought, and the expulsion of some 70,000 Eritreans from Ethiopia. Furthermore, the mobilization of forces took productive resources away from government, basic services, and the economy. In the meantime, programs have been postponed or scaled back and some needs and priorities have changed.

USAID is committed to supporting and reinforcing the status of women in Eritrea. On the one hand, this stems from policies of the GSE. Eritrea's 1997 Constitution prohibits violation of the human rights of women. Legal reform has enhanced women's status, women ex-soldiers (including those who are now part of the GSE) have influenced the situation, and the National Union of Eritrean Women has become active. At the same time, it is consistent with USAID policies to pay attention to gender issues as a way to provide both equitable and effective assistance.

USAID/Eritrea has begun a strategy revision process focusing on its third Strategic Objective (SO3) on "Human Capacity Development." This assignment marks the second collaboration for WIDTECH with USAID/Eritrea. In February 2001, WIDTECH gender

specialist Marcia Greenberg traveled to Asmara to identify key challenges facing and the needs of Eritrean women and suggested guidelines for the mission and the upcoming SO3 assessment team. The final report recommended possible issues or entry points for reaching women and enhancing women's skills, status, and opportunities.

To date, USAID/Eritrea has pursued a program with National Union of Eritrean Women that promotes safe motherhood, micro-credit, and institutional strengthening through training and technical assistance. The scope of work for this assignment includes a detailed review of USAID/Eritrea's SO3 portfolio with respect to activities that the mission can undertake to address gender issues more effectively during microenterprise development.

Tasks

To fully understand the Eritrean context and opportunities for USAID activities related to gender and microenterprise, the WIDTECH social scientist was tasked with completing the following:

Tasks to be completed prior to travel in Eritrea:

- 1. Review the available literature and information on the microenterprise subsector in Eritrea.
- 2. Review February 2001 WIDTECH report by Marcia Greenberg and follow up on unanswered questions and concerns.

During the field visit in Eritrea:

- 3. Consult with relevant officials in the Eritrean government, World Bank, UNDP, CARE, ACORD, Eritrean national unions, and other relevant donors and NGOs to understand the potential, problems, priorities, and plans related to microenterprise development for women.
- 4. Assess current needs and identify possible complementary interventions in microenterprise development to enhance the empowerment of Eritrean women. Identify strategic, policy, and program issues affecting microenterprise development, with particular reference to Eritrean women.
- 5. Analyze the dynamics, processes, and structural features that characterize women in development in Eritrea and the corresponding problems in microenterprise development. If time permits, visit at least one locale outside of Asmara to meet with women and/or people working with women and microenterprise development.

- 6. Define the link between microenterprise and good governance. Prioritize the issues confronting Eritrea in these areas.
- 7. Examine the prime elements, resources, institutions, and strategies at play in the Eritrean microenterprise sector. Identify potential windows of opportunity and gaps for USAID program assistance in the area of microenterprise development for Eritrean women.
- 8. Produce a package of strategic options focusing on issues like donor resources and interests, the existing portfolio, and timeframes to define and prioritize a USAID assistance program in microenterprise development and women's empowerment in Eritrea.
- 9. Identify a set of program recommendations and their likely impacts on women's empowerment. Contribute to the development of a revised USAID/Eritrea SO3 result framework, including a strategic objective, intermediate results, outputs, and activities, as well as a corresponding performance monitoring and evaluation plan.

Deliverables

The final report of the HCD team should include an assessment of findings and recommendations based on the tasks described above. It should reflect the scope and depth of USAID/Eritrea's assistance program for microenterprise development. The gender specialist's input will therefore be an integral part of the final report of the SO3 strategy revision team.

Team Requirements

The WIDTECH consultant will be a member of the SO3 strategy revision team. This team is composed of the SO3 team leader, SO3 deputy team leader, two experts from USAID/ Washington, and four experts from the International Science and Technology Institute (ISTI, which focuses on monitoring and evaluation, education and economic development, strategic planning, and IT).

Level of Effort and Period of Performance

The gender specialist will visit Eritrea from April 25–May 17, 2001. The total level of effort (LOE) anticipated for this assignment is a maximum of 24 days.

Preparations, reading background literature and the WIDTECH, 3 days report, coordinating with ISTI team prior to international travel

Field visits in Eritrea 16 days*

Final report writing up to 5 days

Total Estimated LOE up to 24 days

^{*} reflects a six-day work week

ANNEX 2 PERSONS CONTACTED

PERSONS CONTACTED

GOVERNMENT AGENCIES AND EDUCATIONAL INSTITUTIONS

United States Agency for International Development (USAID)

Mr. William Garvelink, USAID Director€

Ms. Carol Horning, IO3 Team Leader (Human Capacity Development)€

Mr. Jeffrey Allen, IO2 Team Leader (Enterprise Development)€

Ms. Kathrin Puffenberger, Food Program Manager€

Mr. Dawit Habtemariam, IO3 Deputy Team Leader€

Ms. Tsega Ogbarebi, Program Assistant€

Eritrean Institute of Management (EIM)

Mr. Habtom Gudom, Deputy Director

Ministry of Agriculture

Mr. Bereke Ogbamichael, Director, Crop Production and Protection

Ministry of Education

Mr. Osman Saleh, Minister of Education

Ministry of Labor and Social Welfare

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Ms. Asmeret Abraha, Head, Community Development Division€

Mr Alamin Ibrahim. Public Relations and Information€

Ministry of Trade and Industry

Mr. Amaha Kidane, DG Department of Industry

University of Asmara

Dr. Wolde'b Yisak, President, University of Asmara

Dr. Belainesh Araya, Dean, Faculty of Education

PRIVATE ORGANIZATIONS

Agricultural Cooperative Development International (ACDI) and Volunteers in Overseas Cooperative Assistance VOCA)

Mr. Michael A. O'Neill, Senior Banking Advisor, Commercial Bank of Eritrea

Citizens for Peace

Mr. Petros Tesfaghiorgis, Chairman

Dr. Seife Berhe, Member of the Board

Ms. Zewdi Hudom, Coordinator

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Mr. Berhane Teclemariam, Technical Manager€

Employers' Federation of Eritrea (EFE)

Mr. Menghisteab Teclezion, Chairman

Eritrean Catholic Secretariat

Mrs. Hanna Mehary, Department Head, (WID/GAD)

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Mr. Jeffrey L. Shannon, Country Representative

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ANNEX 3

PRELIMINARY ASSESSMENT OF ENDER ISSUES IN HUMAN CAPACITY DEVELOPMENT IN ERITREA

Prepared by Marcia E. Greenberg, February 2001

Reviewed by Gerde Heyde, April 2001

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ACRONYMS

Agency for Cooperation and Research in Development/Volunteers in Overseas Cooperative Assistance ACDI/VOCA Asmara Teacher Training Institute ATTI Eritrean Women War Veterans Association **BANA** Cooperative Assistance and Relief Everywhere, Inc. CARE Central Bank of Eritrea **CBER** Convention on the Elimination of All Forms of Discrimination Against Women **CEDAW** Danish Agency for Development Assistance **DANIDA** Eritrean Chamber of Commerce **ECC** Eritrean Community Development Fund **ECDF** Eritrean People's Liberation Front **EPLF** Food and Agriculture Organization **FAO** German Technical Cooperation GTZ Government of the State of Eritrea **GSE** Information and Communication Technology **ICT Investment Objectives** IO Micro, Small and Medium Sized Enterprise **MSME** National Conference of Workers **NCEW** National Union of Eritrean Youth and Students **NUEYS** National Union of Eritrean Women NUEW Nongovernmental Organization NGO People's Front for Democracy in Justice **PFDJ** Private Voluntary Organization PVO Rural Enterprise Unit REU United Nations Children's Fund UNICEF United Nations Common Country Assessment UN CCA United States Agency for International Development **USAID** Volunteers in Overseas Cooperative Assistance VOCA Women in Development WID Women in Development Technical Assistance Project WIDTECH

INTRODUCTION

WHY GENDER?

Since the early 1970s, the United States Agency for International Development has recognized the importance of women in development (WID) within the context of development assistance. Gradually, however, the focus has shifted from small projects to gender integration within mainstream programs, and from women's needs for women's sake to strengthening women's contributions to the achievement of community-wide results.

Since the U.S. government requires that significant attention be given to results-oriented performance, USAID staff and partners recognize the need to determine whether gender-related barriers to maximizing results—as well as gender-related opportunities to strengthen programming—exist. They recognize the need to know more about women within social and political systems and to incorporate this information into program design and implementation.

The following gender assessment, requested by USAID/Eritrea's Investment Objective 3 (IO3) Team, was therefore conducted within the framework of two policy cornerstones: gender integration and effective, sustainable development. Because the term "development" does not have a monolithic or universal definition, these two factors are inextricably linked to Eritrean goals and objectives. It was important to listen to the perspectives of Eritreans themselves to understand Eritrean aspirations for and approaches to development. Interestingly, national consensus and determination exist alongside great diversity in ethnicity, language, religion, and gender perspectives.

Another key contextual factor is that of rapid change. Eritrea's history of culture, traditions, and experiences provides guidance and support, as well as obstacles, for its people. In this sense, there exists a positive legacy of security, predictability, and social safety nets as well as a negative legacy, particularly for women, of cultural constraints and limited participation in political and economic life.

Although much of the recent shift in Eritrea has been positive and purposeful, socioeconomic changes have also occurred over which there is little control. Some aspects have evolved on their own, while others have been shaped by the ideals and leaders of a social revolution. Current changes will have a significant impact with regard to creating new needs; dispelling assumptions; altering the political, economic, and cultural landscape; and perhaps forcing the identification of new priorities.

With regard to women, for example, internally displaced persons and refugees are changing location, perhaps without the wish to return or the possibility of returning to their former communities. Girls and boys with access to education and new curricula in the schools are themselves developing visions of a society that will differ from the

expectations of their parents. Young women and men enlisted in the national military are gaining new perspectives and skills during their 18 months of training and service.

From a gender perspective, the past explains traditional roles and responsibilities. Some of these, but certainly not all, may be impediments to change. It is currently possible to observe the conditions in which men and women live, identify their needs and opportunities, and set baselines with which to measure change. In the future, women and men of different backgrounds and opinions will be able to envision a variety of roles for women, and have the chance to make them a reality.

USAID, Gender, and Eritrea

USAID is concerned with the identification of gender-related barriers to positive change and development. This process requires definition of the context for investigation—that is, where USAID works and on what issues it focuses. In turn, understanding this context will help determine how an assistance program can be designed and implemented to effectively accomplish development goals in Eritrea.

The USAID role in Eritrea has been guided by efforts on the part of the Government of Eritrea (GSE) to ensure that foreign assistance contributes to the country's goal of attaining "a peaceful, just, and prosperous society." To this end, the GSE has assessed donors and resources with regard to their comparative advantages and potential contributions to Eritrea. The United States is recognized for its strengths in higher education, primary health care, and enterprise development. (For a description of other donors' roles, see documentation from the U.N.'s March 2001 *Common Country Assessment*.)

The current USAID-Eritrea Development Program was approved in 1997 and covers three Investment Objectives (IOs), as follows.²

IO 1 aims to increase the use of sustainable primary health care services by 1 million mothers and children under five years of age. Such services include safe infant delivery, reproductive health care, prenatal care, immunization, integrated management of childhood diseases, and protection against malaria and HIV/AIDS. The Ministry of Health benefits from USAID technical assistance.

IO 2 addresses the "increased incomes of enterprises, primarily rural, with emphasis on exports." The negative effect of the war on the Eritrean economy has hampered the ability of USAID to successfully implement its enterprise program. A shift in focus has been necessary because of a shortage of in-country staff and difficulty in gaining access

¹ Stated in the National Charter for Eritrea, approved by the Third Congress of the Eritrean People's Liberation Front, Nacfa, February 1994. The Third Congress summarized its vision in the form of six basic goals: national harmony, political democracy, economic and social development, social justice, cultural revival, and regional and international cooperation.

² Based on USAID/Eritrea-Results Review and Resource Request (R4), March 30, 2001.

to target areas. In collaboration with ACDI/VOCA, emergency loans have been provided to businesses damaged or destroyed during the war, and USAID was instrumental in supporting the export of leather. However, planned skills training programs for the Central Bank of Eritrea (CBER) and the Rural Enterprise Unit (REU), as well as technical and financial services for enterprises, have been delayed.

IO 3 focuses on "increased capacity for accountable governance at local and national levels." In this regard, two first-of-their kind university linkage agreements were signed with U.S. universities and the Internet was introduced in Eritrea. This objective no longer corresponds to the GSE's priorities with regard to USAID assistance, however, so the GSE has requested a change in the scope of this objective to focus instead on "increased private and public human capacity to accelerate broad-based development." A reformulation mission was organized in April-May 2001.

USAID has also provided Eritrea with 113,000 metric tons of emergency food and non-food humanitarian assistance. Under the Crisis Modifier initiative \$16.5 million was reprogrammed to respond to Eritrea's emergency rehabilitation needs.

USAID/Eritrea originally planned to address gender as a component of the IO3 strategy reassessment. However, when the GSE requested a postponement of the reassessment, a two-phase strategy was initiated instead. The first phase involved a gender assessment to identify gender-based issues and opportunities that were relevant to the entire assistance portfolio. The second phase will be the upcoming IO3 strategy assessment.

THE GENDER ASSESSMENT

It is within this context that USAID's Office of Women in Development provided a gender specialist to conduct a preliminary gender assessment. This task involved the examination of opportunities to strengthen education and human capacity development programming in Eritrea through attention to gender-related issues and trends.

The gender assessment required a two-week investigation that included meetings with USAID, the Ministry of Justice, other donors, private voluntary organizations, and Eritrean associations (for example, those involved with women, youth, workers, employers and representatives of the private sector). In addition, two focus groups were conducted, one with 15 female ex-fighters in Keren and another with a group of 40 men and women that was facilitated by the U.S. Embassy's Public Affairs Office in Asmara.

The following report addresses the issues surrounding gender and development in Eritrea. The report contains five sections. Chapter One describes both the traditional status of women and the social revolution that has given rise to new attitudes toward women; emphasis is placed on gender issues in relation to government policy, the political leadership, and a changing legal framework. The second chapter introduces some of the challenges encountered in developing new attitudes toward and opportunities for women in education, the economy and business, agriculture, and the national military service.

The third chapter describes various organizations that currently play or could play important roles within this changing context.

Chapter Four presents lessons learned, raises questions that the IO3 team might want to pursue, and suggests possible activities for the future. The paper concludes with recommendations, which remain tentative because of the short time spent conducting the gender assessment and because at this stage (April 2001) the direction and focus of the IO3 assessment has not yet been determined.

The recommendations are of two types. The first type is gender integration for existing and anticipated USAID programs. The second type of recommendation involves activities related to women in development and will be useful should USAID/Eritrea choose to invest more fully in meeting the needs of women and expanding their opportunities.

CHAPTER ONE WOMEN IN ERITREA

WOMEN'S TRADITIONAL STATUS

Eritrean traditions and culture are often described as traditional and patriarchal with regard to women. Several factors influence the current circumstances of girls and women and hamper their greater social and economic participation.

Although some variations exist among Eritrea's nine ethnic groups, social life follows a predominantly patriarchal system.³ As in many other cultures, Eritrean women are largely expected to play the roles of wife and mother. Girls are often encouraged to be quiet and mild, and being assertive or taking a leadership role is generally looked down upon.⁴ Traditionally, girls could be pledged in marriage before they were born and were typically married around age 12. Fathers would make the marriage decisions, and kidnapping and forced marriage have been accepted practices. In those situations where girls and women are viewed as property, dowry or bride prices have been common. Although the national Law on Marriage strictly forbids such practices, these customs persist in some areas.

Muslim and Coptic Christians in Eritrea differ with regard to their traditions, social practices, and gender-related attitudes. Variations in the level of restrictions placed on women also exist among different groups. There are also significant differences between pastoralist and nomadic groups in terms of women's responsibilities for such aspects as farming, packing tents, or caring for livestock. However, in general, women have been excluded from ownership of the means of production (that is, land and livestock).

As is true in other countries and regions of the world, a fundamentalist version of Islam is spreading among the Eritrean population, bringing with it increasingly restrictive mandates for women. Among some groups today, women are restricted to their homes, have no public role, and must keep their faces covered. In this context, the opportunities of most girls and women have been severely limited. Literacy levels are lower among girls than boys, largely because they typically stay at home to perform household tasks (including fetching water, doing wash, gathering firewood, preparing meals, and caring for younger siblings). Men rarely participate in such activities.

Women generally obtain information through family events, such as marriages and funerals, and through women's groups called *urq'ud*. These groups typically have 10-15 women members who save and pool their money. The money is disbursed either to one

An exception is the Kunama, a matrilineal group that greatly respects women and affords them significant autonomy and power. At the same time, this central position is closely linked to reproductive roles because women are viewed as maintaining the community precisely because they are mothers.

It was suggested in one interview that some semi-nomadic groups value their goats more than their women. In other traditions, women are not allowed to leave their tents or reveal their faces, even to their husbands.

woman at a time on a monthly basis, or the group as a whole saves for a year and then spends the money on a big celebration. *Urq'ud* meetings give women the opportunity to eat, drink, and talk together without the presence or oversight of men. Such activities could serve as building blocks for new microenterprise initiatives currently being developed by nongovernmental organizations (NGOs) such as CARE International.

Women's Roles in Agriculture and Land Resources Conservation

Women in rural Eritrea play important roles in all productive activities, including "male" activities such as farming. These roles vary according to religious, ethnic, and regional affiliations.

Women living in the highlands and mid-altitude areas are predominantly Christian and actively participate in the social and economic life of the community on a more or less equal basis with men. In agriculture, women take part in such activities as weeding, clearing fields, harvesting, and transporting crops. Women do not, however, plow; women who are widowed, divorced, or unmarried depend on male relatives or acquaintances to plow their fields.

The majority of people in the lowlands are Muslim. The participation of women in agriculture is limited and follows strict religious prescriptions regarding gender roles. However, their responsibilities in the home are wide ranging; in addition to common household chores, they take care of family members, sell what the family produces at markets, and make purchases. An exception to this pattern is found in the western lowlands among Kunama women, who take part in all farming activities.

(Source: Rehabilitation of Degraded Lands, University of Asmara and Ministry of Agriculture, 1998, Asmara.)

A SOCIAL REVOLUTION AND NEW ATTITUDES TOWARD WOMEN

Socioeconomic and cultural barriers: men are historically the bread-winners in the Eritrean society. This position of men in society compounded with the patriarchal culture that gave men a greater opportunity in having an easy access to economic resources and education, and then ultimately left women in a subordinate position at all levels of the society and the state. However, since the national liberation struggle, women's position in the state as well as in the society has shown relative progress.⁵

Policy and Leadership

Both the Eritrean People's Liberation Front (EPLF) and the Government of the State of Eritrea (GSE) have done a great deal for women. Even before Eritrean independence was achieved, the EPLF promoted laws and policies within the areas that it controlled that secured the rights of women to land and equal pay for equal work, as well as their

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⁵ UN CCA 2000, p. 13.

position in the family. Beginning at the community level, the EPLF established new norms regarding women's status, participation, and leadership.

Traditionally, all-male councils of elders had run Eritrean villages. Women had no formal role in public life—it was a male preserve. The EPLF's opening of its ranks to women, without any limitation on the kind of activities that females could undertake, was thus a momentous event. Women's involvement in the EPLF, politically and militarily, was unprecedented. They participated in local and regional political structures, both in liberated areas and behind enemy lines. They secured the right to vote and to be elected to public office. Many of them assumed positions in village councils and regional committees. Twenty percent of seats in local and regional administrations were set aside for women.⁶

In November 1994, the GSE issued a Macro Policy document. The Human Resources Development and Population Policy section contains a clause (No. 13.5) on gender issues that stipulates the following:

- # All efforts will continue to be made to sensitize and enhance the awareness of society about the decisive role that women play in the socioeconomic, political, and cultural transformation of the country.
- # The equal rights of women will be upheld and all laws that detract from those rights will be changed.
- # Participation of women in education, economic activities, and employment will be expanded.
- # Appropriate labor-saving technologies will be introduced to reduce the drudgery of women in the household and in other activities.
- # Mother-child health care services will be improved and expanded.

During the United Nations Common Country Assessment (UN CCA) process held with the GSE in January 2001, attention was given to gender in relation to Eritrea's development plans and receipt of assistance in the future. Because women are among the most impoverished members of the Eritrean population, the adopted plan established poverty eradication as its central goal, with human rights as the guiding principle for its fulfillment.

Stefanos 2000, p.169. The number of women in government is one indication of women's opportunities for decision-making. Two of 17 ministers (11 percent) are currently women (Justice and Labor, and Human Welfare). In the National Parliament, women make up 33 of 150 members (22 percent). Less than 5 percent of director generals (2 of 41) and less than 8 percent of directors are women. There are no female governors, and only 3 of 53 (5.7 percent) sub-regional administrators are women. Two of 18 ambassadors are women. At the local level, 30 percent of local assembly (*baito*) seats are reserved for women. Women's representation in regional (*zoba*) councils increased from 20 percent in 1996 to 30 percent in 1998. (NUEW 1999)

The Legal Framework

Following the referendum of 1993, the People's Front for Democracy and Justice (PFDJ) and the GSE launched a series of legal reforms aimed at women, including the adoption of provisions in the 1997 Eritrean Constitution.

The Constitution favors the rights of women by mandating "the Legislature to enact laws designed to eliminate inequalities in the Eritrean society because of gender discrimination." Specifically, Article 7 prohibits "any act that violates the human rights of women or limits or otherwise thwarts their role and participation."

Further, the GSE has repealed provisions of civil and penal codes that discriminate against women. As a result, laws forbid dowry and kidnapping, women have the right to choose their spouses and to initiate divorce, and the legal age for marriage is now 18. The penal code has also been amended to exclude discriminatory clauses and to add protections for women. The Land Proclamation entitles women to equal ownership of land, stating that "every citizen, man or woman, has the right of access to land for housing and farming upon the attainment of the age of 18."

The Role of the Ministry of Justice

The Minister of Justice is a female ex-combatant who is firmly and effectively committed to gender equality. She has overseen the review and reform of the Eritrean commercial, criminal, penal, and labor codes. (A review of the civil code will be submitted to the National Assembly in mid-2001.) The Minister also focuses on continuing education for judges and new lawyers, designing new curricula, improving research capacity, English language training for Ministry staff, and adopting alternative dispute resolution processes that maintain cultural traditions.

To improve public awareness about and access to justice, the Minister plans to establish legal aid offices that will be run by members of the private bar association, law students, and Ministry of Justice staff. A pilot center has already been established in one *zoba* and a private bar association was recently launched with support from the Minister of Justice. Although not explicitly focused on women, legal aid clinics can be important resources for women who have not had access to legal protection.

The Minister of Justice has also founded an institute to train 130 recently demobilized, 18-19 year-old women to serve as paralegal advisors for women in rural areas or as clerks in legal institutions. Launched in November 2000, the training institute provides living accommodations and a three-year course covering basic and civic education; legal training; and language training in Tigrinya, Arabic, and English.

⁷ In February 1994, the Eritrean National Assembly elected a 50-member Constitutional Commission, of which 20 members are women. The Constitution has been ratified but has yet to be implemented.

Within the international system of human rights, Eritrea has ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). In addition, Eritrea sent a delegation to the 1995 Fourth World Conference on Women and submitted a national report to the United Nations for the five-year review of implementation of the Beijing Platform for Action prepared by the National Union of Eritrean Women (NUEW). Eritrea also sent a delegation to the Women 2000 meetings at the United Nations in New York.

CHAPTER TWO AS THE NEW MEETS THE OLD: GENDER-BASED CHALLENGES

Post-independent Eritrea manifested an extremely complex society with big extremes as far as gender experiences are concerned. Traditionally, men in both highland and lowland cultures are dominant in community and family life, while women are reduced to having 'invisible' productive and low regarded reproductive roles with little say in decision-making at any level of society. On the other hand, during the liberation struggle male and female fighters fought on equal terms. But with the achievements of peace and independence this equality, and especially the status of female ex-fighters, is being threatened. [Women] are in danger of losing their strategic gains won during the struggle by the dynamics of civil life and the pressure from the generally patriarchal culture. ⁸

Despite significant effort on the part of the GSE—in particular, the establishment of new policies and legal protections—the position of women in both state and society continues to be unequal to that of men. The following general conditions exist:

- # Illiteracy is a significant challenge for the GSE. Currently, 80 percent of women age 15 and above are illiterate. 9
- # Net enrollment of girls at the primary level remains low, although it increased from just under 40 percent in 1991 to nearly 48 percent in 1998-99. The female enrollment rate at the secondary level is 10 percent.¹⁰
- # The daily workload of many rural women is estimated to be 14-16 hours per day. This includes time for fetching water and wood, cooking, cleaning, grinding, taking care of children, and carrying out tasks outside the home.
- # There are approximately 800,000 internally displaced persons in Eritrea, 65,000 of whom are deportees from Ethiopia. ¹¹ In addition, about 400,000 people have been affected by the drought and war, of whom about 70 percent are women. ¹²
- # Women head 20 percent of households; some households, particularly those located in refugee camps, are headed by children. 13

⁸ Kaffel 1999, p.2.€

UN CCA 2001, p.3.€

¹⁰ Ibid., pp. 22-23.€

¹¹ Citizens for Peace, p.1.€

See the Technical Paper on Gender Relations in Eritrea, Prepared for the Ministry of Agriculture, the€ Ministry of Education, and the Royal Danish Embassy, Asmara, April 2000.€

¹³ UN CCA 2001, p.37.€

In villages, childcare is typically shared through extended networks of relatives and neighbors. Women in towns and cities, many of whom are the heads of households, often lack such support.

Given these circumstances, efforts are underway to improve women's status and opportunities in several areas, including education, economics, agriculture, and military service. These are discussed below.

Education

Several gender-related issues arise in the arena of education, including girls' access and attendance, the approach to gender in curricula, and the classroom culture (for example, the attitude of teachers toward female students and the relation between male and female students). The GSE is committed to improving and expanding education, starting with the primary school level. It emphasizes building schools in rural areas, where schools and teachers are severely lacking; developing curricula; and achieving equity in enrollment and achievement.

Since 1995, several studies and workshops have examined discrimination in girls' education. ¹⁴ In Eritrea, girls' attendance falls dramatically as the level of education rises, from just under 50 percent in primary schools to 10 percent in secondary schools. ¹⁵ This trend is of great concern to the Ministry of Education and NGOs such as the National Union of Eritrean Women (NUEW) and the National Union of Eritrean Youth and Students (NUEYS).

It is generally accepted that economic and social factors are the major causes of girls' low participation, retention, and achievement rates in education. In the home arena, factors affecting girls' education include attitudes toward women's limited roles; early marriage; and heavy domestic responsibilities. The Ministry of Education has tried to address these factors through the enforcement of marriage law and projects to help reduce domestic chores (such as water and fuel wood collection) and by the establishment of schools closer to local communities and resources. The United Nations Children's Fund (UNICEF) also addresses the problem of physical distance from schools (a key barrier to retention of students) by building hostels and dormitories for girls at the secondary level.

Tertiary education is an area of particular importance to IO3 because of its Linkages Program with the University of Asmara and U.S. universities. In 1993, 45 percent of elementary school students were female, compared with only 11 percent of university students. As of 1998, just over 14 percent (521) of day students at the University of Asmara were women.

¹⁴ See the *Technical Paper on Gender Relations in Eritrea*, Prepared for the Ministry of Agriculture, the Ministry of Education, and the Royal Danish Embassy, Asmara, April 2000.

¹⁵ UN CCA 2001, pp. 22-23.

Approximately 30 percent of primary school teachers are women. The proportion of female teachers declines as the level of education increases, although concerted initiatives are underway to remedy this problem. According to NUEW,

Introduction of affirmative actions to increase the recruitment of female teachers, with focus on the minorities, coaching for female teachers, the establishment of an effective support system, integration of gender sensitive issues and methodologies, and increasing awareness of the teachers' role in the educational process within the teacher training programs have helped to improve teachers' effectiveness and the recruitment of female teachers.¹⁶

Gender Neutral Policies with Potential Impacts on Women

The diversity of languages in Eritrea is certainly not a result of gender but may nonetheless pose an obstacle to women's participation in public life. Facility with languages determines one's capacity to communicate and compete in government, education, business, the media, and military service. Officially, Eritrea recognizes and uses several languages, primarily Tigrinya, Tigre, Arabic, and English. Language use depends primarily on geography and ethnic origin.

The degree of mutual comprehension varies. Tigrinya, Tigre, and Arabic are all Semitic languages, but their speakers tend to be reluctant to communicate in a language other than their own. This discomfort is particularly problematic for girls and women, who generally hesitate to speak out and assert themselves. In addition, after the fifth grade, students learn English, which has become prevalent in Asmara and other cities. The low rates of enrollment among girls and women in the higher grades put them at a disadvantage in terms of learning English and using it for academic and professional advancement.

The Asmara Teacher Training Institute (ATTI) trains women who have completed their national service to be teachers. Experiences from the ATTI highlight a number of impediments to this process—in particular, that teachers receive relatively low salaries and that teaching has lost respect as a profession. Consequently, the ATTI does not attract the brightest or most talented trainees. ¹⁷ The licensing criteria for teaching tend to be low. At the same time, there is a strong need for committed teachers able to provide primary level education in various languages and in small, rural areas; this demand may lower the criteria even further. Although a teachers' association exists, it is weak and does not engage in advocacy or policy change.

The Ministry of Education focuses on other issues as well, including the development and review of curricula to make them more gender sensitive. Although effort has been made to address gender issues, teaching materials currently retain numerous examples of bias. One way that the Ministry of Education is trying to address this problem is by offering modules on gender training at the ATTI.

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¹⁶ NUEW, 1999.

¹⁷ Ibid., p.20.

In 1998, there were 193 adult education centers in six regions throughout Eritrea. A two-year cooperative project between the GSE and Sweden is also underway to reduce adult illiteracy. During the pilot phase, 350 centers were established in every administrative region; there are currently 20,000 participants, 99 percent of whom are women.

Economic Opportunities for Women

Women's participation in the economy is vital for the following reasons:

- # Women's economic well-being often affects that of their children, particularly in the case of female-headed households, and is therefore a central component of poverty alleviation.
- # Women are resources with regard to the skills and labor currently needed to expand and stimulate the Eritrean economy.
- # Because young women enter the National Service at age 18, many of them are in need of employment opportunities when they are done. (See discussion of demobilization and national service below.)

Women-Owned Businesses

About 30-40 percent of all micro, small, and medium-sized enterprises (MSMEs) in Eritrea are owned by women. These account for almost 66 percent of businesses in the manufacturing sector (in particular, the brewing of local drinks; basket, mat, and broom making; and the production of juices). Forty percent of businesses in the trade sector (hotels and guesthouses, petty trade, teahouses, and retail) are women owned, as well as 25 percent of service-oriented businesses (hair salons, hair braiding, and rental services). In addition, 40 percent of all MSME employment is in female-owned enterprises, which tend to be smaller than those owned by men (1.56 employees on average, compared with 1.88). ¹⁸

A number of women have gained business experience outside Eritrea and are therefore not representative of the typical Eritrean woman. Most women (and men) lack critical business-related background and skills. A key reason for this is the lack of familiarity with a market economy on the part of the many recently demobilized soldiers, who spent many years living a military lifestyle in which goods and services were provided to them.

¹⁸ The information in this section is from *A Study of the Private Sector in Eritrea*, with a Focus on the Micro, Small and Medium Enterprises prepared for the Macro Policy and International Economic Cooperation Department, July 1996; and *A Study on Employment Creation in Urban and Rural Informal and Small Scale Enterprises*, International Labour Organization and the Ministry of Labor and Human Welfare of the State of Eritrea, Wekita Consulting Office, January 2000. Unfortunately, these documents do not always provide gender-disaggregated data for microenterprises and other activities.

In addition, civilians received little educational or economic opportunities during the final years of the former government.

Thus, although there is currently quite a bit of activity surrounding the development of micro-credit and many women are starting their own businesses, no specialized support is available for women who need technical assistance, training, and advice. This is a critical gap in enterprise development, particularly because new entrepreneurs need to take initiative and risks but often do not know how to proceed.

Although all business owners and managers must operate in keeping with rules and regulations, this is a particular concern for women who are just starting to launch their own enterprises. Not knowing how to "work the system" or not having the time and resources to learn how to do so may cause some women's businesses to fail. Furthermore, businesswomen may need a safety net and extra support during their fledgling years, when they are learning by doing.

As in other countries, the development of women-owned enterprises is closely connected to level of education and skill, availability of capital, and technology. For the most part, financial resources come in the form of microenterprise assistance from the Eritrean Community Development Fund (ECDF), NUEW, the Debub Zone Credit and Saving Schemes (also known as the ACORD project), and CARE International.

The Ministry of Industry and Trade runs a training course for women to produce Eritrean national dresses, which in the past were made in Ethiopia. The next step in this endeavor will be to connect the trainees with the textile industry. Typically, sweater factories in Eritrea have been managed (if not owned) by women, with each one employing 4-5 women.¹⁹

Women's business groups could serve to provide some of the missing technical assistance and financial support. One such organization was started by 35 women in 1998. However, the organization has focused largely on raising funds for the war and for humanitarian assistance, not on supporting other women in business. Another, the Dejin Philanthropic Association, is profiled in the box on the next page.

¹⁹ Eritrean textiles are exported to several countries, including Kenya, Uganda, Ethiopia, and Sudan. There once were about 137 factories, of which only 35 are currently active as a result of the loss of exports to Ethiopia.

By and For Women in Business

The *Dejin Philanthropic Association* was established in June 2000 to raise funds for humanitarian causes. It is officially registered as a business organization and has more than 40 male and female members, a board of directors, and a constitution. Dejin has a small secretariat and is structured as a nonprofit NGO. Although its objectives remain philanthropic (that is, focused on social needs), its approach is business oriented.

Dejin has two primary focuses. The first is capacity building for the service industry, which is recognized as a typically female sector. Women employees will receive training in business, language, and communications, and learn about best practices and role models. Second, Dejin works with returnees from the war, particularly women, to facilitate their reintegration process. Dejin views this group as in need of small-scale business and on-the-job training, and hopes that some former soldiers will become managers. Although Dejin would like to receive financial assistance, the organization emphasizes that its most urgent need is for technical assistance. It will likely collaborate with NUEW in developing its programs and obtaining support.

Women as Employees²⁰

Women make up more than 30 percent of the Eritrean workforce. Their participation is significant in the microenterprise sector (46 percent), but decreases as the size of the enterprise increases (for example, women participate in only 29 percent in medium-sized enterprises). (These percentages probably increased in 2001 because of the mobilization of many male workers for the border war with Ethiopia.) Women also make up a major part of the workforce of large-scale manufacturing—in particular, in the fabrics and leather industries—but hold very few professional, administrative, and technical positions.²¹

Leaders of NUEYS have suggested that employers need training in working with women and should give women the chance to perform new responsibilities, and that women themselves require training and a conducive environment in which to work and learn. A number of actors in Eritrean business have said that the workforce remains weak and that businesses need to hire more employees but that there are not enough workers who have skills. As a result, a great deal of employee training is on the job, which requires the valuable time of employers and managers. The Chamber of Commerce has also expressed a need for worker training, noting that in recent years Eritrea has suffered a skill-drain as many skilled citizens have moved abroad or been conscripted to fight the war with Ethiopia.

The information in this section is from A Study of the Private Sector in Eritrea, with a Focus on the Micro, Small and Medium Enterprises prepared for the Macro Policy and International Economic Cooperation Department, July 1996; and A Study on Employment Creation in Urban and Rural Informal and Small Scale Enterprises, International Labour Organization and the Ministry of Labor and Human Welfare of the State of Eritrea, Wekita Consulting Office, January 2000. Unfortunately, these documents do not always provide gender-disaggregated data for microenterprises and other activities.
 UNIDO 1997.

The first step taken by the GSE to address this shortage of workers (including the lack of skilled women) was the adoption of Provisional Labor Proclamation No. 8 in 1991. As amended in 1993, the Proclamation requires equal pay for equal work and paid maternity leave. This new labor law was drafted by representatives of the workers, trade unions, NUEW, and government agencies.

Training for Women in and Around Keren

NUEW offers two types of training courses in sewing and typing. Women pay a nominal fee for the courses. Participants in the sewing classes learn mostly how to make things for their own homes; there does not seem to be much economic benefit in terms of selling their products or using their skills to get a job. Only some of the women in the typing course get office jobs afterwards. The NUEW course is given on manual typewriters, which does not help women learn increasingly necessary computer skills. Private firms offer computer classes, but these cost much more than most women can afford.

All training courses should be evaluated with the following criteria in mind: Is the class teaching skills that are economically valuable—that is, will women be able to generate income and get a job? Does the organization track the numbers of women who have benefited from their courses? Does alternative skills training exist that would do more for women?

The Childcare Factor

Lack of childcare is a major constraint on women's economic activities, particularly for women who no longer live in the villages in which they were born or who lack a family or community system to help care for their children. In towns and cities, women do not have many options for childcare and their employment options are limited if they have small children. It is also common for older children to care for younger siblings while their mothers are at work, a trend that has a negative impact on school attendance. GSE is aware of this issue; Chapter13.5e of the Macro Policy document states that "Mother-childcare services will be improved and expanded."

Women and Agriculture

About 80 percent of Eritrea's population derive their livelihood from agriculture and about 50 percent of the rural workforce is made up of women farmers. ²² Rural women also carry out household tasks and have responsibility for income-generating activities such as handicrafts, poultry raising, and bee-keeping.

At present, men are the chief beneficiaries of agricultural extension activities because they are perceived as the owners of the land and therefore as the decision-makers. Few

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²² Ministry of Agriculture 1997.

agricultural extension workers and no contract farmers are women.²³ At the same time, the war gave rise to more rural households headed by women, who now face difficulties in cultivating the land because of their lack of experience.

The Ministry of Agriculture has organized special programs focusing on women and the improvement of conditions in farming households, primarily through its Home Economics Unit. Located within the Crop Production and Protection Division under the Department of Land Resources and Crop Production, the Home Econmics Unit serves as a sort of gender unit. Its main objectives are to improve the living conditions of farming households and to introduce "home devices" to rural communities.

The Home Econmics Unit also provides information to women farmers through home economic agents and the mass media, trains rural women farmers, upgrades the skills of home economics staff, and collects data on women farmers and farming households. Its activities have included the publication of training materials, posters, and brochures; public information campaigns; and the organization of training programs on such topics as food and nutrition, clothing, home improvement and management, health and environment, and income-generation. UNICEF and the Danish Agency for Development Assistance (DANIDA) have supported training and implementation for such endeavors. The Home Econmics Unit recently delivered preliminary training to 400,000 participants and specialized training to 10,000 participants.

There are a number of constraints to women's enhanced contributions to agriculture, including illiteracy, a lack of transportation, a shortage of home econmics agents, and the limited knowledge and skills of home econmics staff.

In extension programs, only an estimated 15 percent of participants are women (409 of 2,725). One possible reason for this is a lack of information and understanding regarding the terms under which services can be acquired. Women are often kept outside the mainstream communication channels in the village. One result of this pattern is that men in villages understand that the small, heavily subsidized fee for tractor services can be paid at the end of the agricultural seasons, but many women do not.

Although the Home Economics Unit emphasizes the importance of labor-saving household technologies, the linkages between extension services and research are weak. One organizational impediment may be the lack of focus on food technology within the research department. This research area is currently scattered throughout Ministry of Agriculture departments.

Consultation with women farmers is also limited and there is a lack of gender training and awareness among the staff and researchers of the Ministry of Agriculture. To date, neither research nor extension staff have benefited from organized training in gender sensitivity or gender analysis, although a demand for this type of activity apparently

²³ See the *Technical Paper on Gender Relations in Eritrea*, Prepared for the Ministry of Agriculture, the Ministry of Education, and the Royal Danish Embassy, Asmara, April 2000.

²⁴ World Bank 2000, and information from UNICEF and the Food and Agriculture Organization (FAO).

exists. An additional problem is the lack of basic socioeconomic studies and gender-disaggregated monitoring information.

Women and the Environment

As a result of widespread desertification and land degradation, women and girls face an increased burden with regard to domestic tasks. Collection of water and fuelwood requires increasing amounts of time and labor. The decreasing availability of wild foods and medicinal herbs is also of concern with regard to women's involvement in natural resources.²⁵

Gender and Information and Communication Technology

Computers and the Internet are the latest economically valuable areas that can lead to new professions. At present, more than half of the staff and workforce of information and communication technology (ICT) enterprises in Eritrea are women. They have benefited from on-the-job training, and might even have a competitive advantage over their male colleagues who have been in the army for two years. It is important to make sure that women do not lose ground in the ICT sector as it expands. As new technologies make their way into the Eritrean economy and society, it will be critical to provide women with the opportunity to learn computer skills and to ensure that ICT does not become a sex-segregated sector.

The key issues involved in this area are providing girls and women with access to training and ensuring an appropriate content of materials available in English and local languages. Efforts should also be made to increase women's employment in ICT services and small enterprise development in the computer sector.

In addition, Internet cafés and telecenters should be made women-friendly—for example, by employing women managers and staff and by being open during hours that are convenient for women. ²⁶ Many current vocational skills programs are oriented toward men. It may therefore be necessary (at least for a time) to explicitly favor the use of computers by the girls in vocational schools. New curricula in such subjects as electronics and engineering should target girls to avoid gender segregation in both training and jobs.

One example of how women can become more involved in the Internet is the efforts of 50 female students at the University of Asmara to create a group that supports networking with other women students around the world. The group wants ICT training to include information on networking and to focus on the development of women's job-related

²⁵ See the *Technical Paper on Gender Relations in Eritrea*, Prepared for the Ministry of Agriculture, the Ministry of Education, and the Royal Danish Embassy, Asmara, April 2000. pp. 25-26

NUEYS plans to set up an Internet café and training center in Keren that will give girls and women preference in accessing the Internet and in receiving training.

skills. It also plans to establish a speakers bureau and a women's skills bank for women who want to start a business in ICT.

Awareness-raising materials and practical documentation on such issues as health, childcare, business management, government regulations, and legal rights could be made readily available on the Web sites of organizations such as NUEYS and NUEW. Some materials may require translation into local languages to reach a broader audience. Touch screens would be another way to enable people without typing skills to more easily access the information they need.²⁷

Women entrepreneurs are among the groups with the most to benefit from increasing access to and use of technology. The Internet can be used in e-commerce activities, such as connecting with a range of suppliers, using time-saving online banking and finance procedures, and accessing networks that provide information for business development.²⁸

Government personnel, male and female, could also benefit from computer training. For example, the Ministry of Transport and Communications has begun sending groups of its employees for such training during the workday. This approach particularly benefits women, who might otherwise not be able to attend courses because of household and family responsibilities.

National Service and Demobilization

National service is mandatory for all Eritreans once they turn 18. This service starts with six months of training at the military training camp (SAWA). Enlisted men and women are then placed in positions in the military, law enforcement, or civil service. Ninety percent of the military police in Asmara are women.

In many respects, national service seems to promote nation building by bringing together young people with ethnic and language differences and providing them with the opportunity to develop literacy and skills. For many, service is also a real break from the past, particularly for young women who go from traditional expectations of behavior to training that requires assertiveness and collaboration.

Initiatives are underway in India and Bangladesh and, more recently, in African countries, to test technologies such as touch screens and voice recognition to expand access to and the benefits of ICT to under-educated and illiterate populations.

A well-known example of a business technology venture for local women in rural areas is the Grameen Bank mobile phone project in India. Women invest in relatively inexpensive mobile telephones, which they then rent (together with phone access cards). The project enables women to participate more fully in society and to develop economic independence. Another avenue involves international "fair trade" organizations, which market their ideas and products online. They acquire products from local producers, who are primarily women, and thereby encourage local cooperatives and communities to improve the quality of their work so that it is more profitable on the international market. The fair trade market is a growing part of e-commerce and can offer women opportunities to develop the Internet skills needed to market their products.

Both national service and the demobilization process offer challenges and opportunities with regard to economic development and social change. Three related but rather different issues are at play. First, the processes of demobilization and reintegration/reinsertion of soldiers after liberation, demobilization and reintegration/reinsertion after the border war with Ethiopia, and reintegration/reinsertion after completion of national military service. Second, those who complete military service have a wide range of skill levels, from basic literacy and tasks they learned during service to valuable qualities for work in government or the private sector. Third, the demobilized have both economic and social needs and face particular challenges.

As people leave the National Service, they need to establish new positions for themselves in the economy and find new sources of income. At the same time, social issues exist regarding how and where they can fit back into society. Some return easily to their villages, whereas others (particularly women) find that that their expectations and behavior have changed in such ways that they are not comfortable resuming their former lives. ²⁹ At the same time, some conservative families and communities suspect that young women who have been in the National Service have been irreparably "tarnished."

Examples of Reactions to Women Returning from National Service

- (1) Disdain for women wearing trousers.
- (2) A skilled traditional birth attendant whose services were not utilized in the community because she was regarded as "tainted."
- (3) Rumors and concerns that women who go into national service have been sexually used and/or are pregnant.
- (4) Women are no longer deemed fit for marriage (and are therefore no longer valuable) because they have been in the National Service.

Important differences exist in terms of the needs and responses of demobilized women. €
Nonetheless, some lessons have been learned from the first wave of demobilization and a€
number of common characteristics of demobilized women have been identified: €

- # They are usually young (age 25-35) and have three or more children.€
- # Many marriages that existed before the war have been dissolved.€
- # These women are often heads of households.€
- # Many have little education or skills that translate easily into jobs.€
- # Many have little experience in a money-based economy. 30

Women were voluntary participants in the liberation struggle. Many wanted to join the€ struggle and believed in the cause. Although some were in the military from the€ beginning of the war, many joined only in the final years. Because the ideology of the€

²⁹ A gender specialist with the World Bank's demobilization mission suggested that the terms "reintegration" and "reinsertion" do not apply to many women who are not going back into the formal economy but are instead entering it for the first time.

³⁰ Kaffel 1999, p.2.

struggle was based on social justice and equality, the leadership and military culture, in some cases, promoted women's opportunities. For instance, the war effort emphasized self-reliance, so both men and women had an opportunity to develop a variety of practical skills, literacy, and knowledge of economics and community development.

In contrast to the liberation war, the border war was unanticipated. It engaged men and women who were doing their required national service or who were drafted. Their time was mostly spent fighting, rather than building solidarity or developing other skills. In this case, however, the women were at least 18 years old. At the same time, the military culture appears to have been more tense than during the liberation war, with widespread rumors of sexual harassment that later stigmatized young women ex-soldiers.

Demobilization of Women in Keren, 1994-1995

Many women now living in Keren were born elsewhere but have not wanted to return home. Many were youngsters when they joined the front, so that their only young adult experiences have been with cooperative living—that is, they are not independent or familiar with a money-based economy. An additional difficulty for some women is that, upon entering the military, they gave what money they had to someone to take care of, and subsequently lost it. Other women have tried to establish their own microenterprises but have failed and now have nothing left. The demobilized women of Keren share other characteristics as well:

- 1. Seventy percent have children (usually 2-3) and care for their parents.
- 2. Most are considered to be disabled from time at the front (that is, are not able to do heavy work).
- 3. Although some have intermittent work—for example, cleaning at the military clinic or for the ground forces based in Keren—their incomes are low and irregular.
- 4. Women emphasize two key needs: jobs and childcare so they can seek work. They also mention that food is insufficient because as soon as they take an intermittent job they no longer qualify for food assistance.

Lessons Learned

- 1. Financial assistance should not be given without guidance of how to use or save it.
- 2. Microenterprises should not be given loans without ongoing technical assistance; group assistance is preferable to individual; and follow-up is critical to see how the businesses are managing and what additional assistance may be required.

Approaches for Assistance

- 1. Link businesswomen in Asmara with women in Keren.
- 2. Provide incentives (that is, subsidies) for investment and business development that hires demobilized women.
- 3. Link potential workers with the Department of Public Works in the Ministry of Construction.

Social services are often critical for the demobilized. Many ex-soldiers are disabled and require both practical and psychological and emotional support. Many young women who became involved in a social revolution are now uncertain of their status and struggling to survive. Counseling, peer support in the form of *urq'ud*, and programs offered by organizations such as NUEYS are critical for the well-being of these young women and their children. The degree to which these services are offered, and their effectiveness, also strengthen women's contributions to Eritrea's social and economic development.

How Are Development and Women's National Service Linked?

USAID and other donors must grapple with the question of how women's participation in the military or national service affects their place in the Eritrean development process. One hypothesis is that as a result of their experiences in the service a significant number of women do not want to (or cannot) return to their original homes and villages. If the service accomplishes some of what it promises—that is, giving young women new opportunities and roles and increasing their self-confidence—some will not wish to return to their old lives and traditions.

The central development questions are therefore two-fold. On the one hand, what sort of support will help these women to make the greatest economic contributions? Do they need basic classroom skills, short-term internships, on-the-job-training, job placement, or resources for starting their own businesses? On the other hand, are these women at risk of social and economic crises as they settle into new lives, often with children but without family support? Do they need homes, childcare, support groups, or counseling?

Some of the answers to these questions may be posed in relation to demobilized ex-soldiers and women leaving the national service. At the same time, however, the services and resources that could be provided could also have a positive long-term effect on Eritrea's broader economic and social development.

CHAPTER THREE ORGANIZATIONS THAT ADDRESS WOMEN'S ISSUES

WOMEN'S ASSOCIATIONS

National Union of Eritrean Women

NUEW is the major association focusing on women's needs in Eritrea. The organization has 200,000 members and branches at the regional, sub-regional, and community levels. Its mission is "to promote gender equality and the development of women as an integral part of the political, economic, social, and cultural sphere." According to its own literature,

NUEW acts largely as a focal point to ensure the full range of development policies and programs in all sectors by lobbying and incorporating strategies to include women in the equitable share of the benefits of development. Advocacy, sensitization, and gender awareness for women and society at large is another major strategy of NUEW.³¹

NUEW is not an NGO. It collaborates closely with the GSE to promote gender mainstreaming in a range of areas and wrote the country's report for the Beijing +5 review process at the United Nations.

Despite these credentials, NUEW faces criticism about its effectiveness and its monopoly status in women's issues. There are indications that NUEW would like to limit its scope by focusing less on services related to such areas as health and education—which it considers to be the responsibility of the government and other organizations—and more on advocacy and building gender awareness. In addition, NUEW is honest about its need for capacity building, recognizing that it is constrained by the limited number of women throughout Eritrea with the skills to be effective advocates and trainers.

Other Associations

Many efforts to establish women's NGOs have either failed or been blocked.³² Two women's organizations have quickly come and gone. The Eritrean Women War Veterans Association (BANA) was established in 1995 but shut down in 1996 following disagreement among the board of directors. Ex-fighters living in the Kagnew Station complex formed the Tesfa Association in 1994 to address the lack of childcare facilities for working mothers. In 1996, Tesfa was closed down and its projects and resources

³² See Connell, 1998, p. 195.

³¹ NUEW 1999, p.7.

turned over to NUEW. The primary effect of these shut downs has been to discourage other such initiatives.

ORGANIZATIONS WITH A STRONG FOCUS ON WOMEN

National Union of Eritrean Youth and Students

NUEYS was launched in 1978 by the EPLF. NUEYS stopped functioning following liberation but was re-established in 1992 as an independent NGO. By 2000, NUEYS had 13-15 projects underway (see box below for examples). It now has 140,000 members age 14-35, 43 percent of whom are women. In the area of leadership, however, the gender distribution is less even: only a maximum of 6 of 29 members of the central council, and none on the 9-member executive committee, are women.

Several young leaders within NUEYS have expressed their disappointment in the lack of women's leadership and have suggested several factors to explain this trend. These include the tendency of parents to disapprove of young women being out in the evenings for meetings, fewer women than men with skills and education, a culture of women not participating in politics and public activities, and the predominance of married women who do not have time for leadership responsibilities.

At one time, NUEYS had a strong gender unit that mobilized school-age girls and recent graduates. However, this unit was dismantled in early 1998 when its leader left the organization and NUEYS was unable to find a replacement. The December 2000 organizational review recognized the need for NUEYS to re-establish its gender unit and to focus on hiring women staff and providing them with training. The organization has requested assistance from CARE International to formally establish a gender policy and strategy.

NUEYS has effectively reached out to young women and has worked to address gender issues with women and men alike. When development organizations and donors seek partners with whom to build women's capacity and address gender-based impediments to women's success, NUEYS should be strongly considered.

NUEYS Activities for Young Women

- 1. An HIV/AIDS project, including peer counseling;
- 2. A three-year project to help girl students do better on exams;
- 3. Vocational skills training for youth, of whom 50 percent are women, including nontraditional skills training and access to employment; the next phase will focus on demobilized women:
- 4. Education on and awareness raising about female genital cutting;
- 5. Women's legal rights and legal literacy training; and
- 6. Leadership training for young women.

ORGANIZATIONS THAT SUPPORT/REPRESENT WOMEN ENTREPRENEURS

Employers' Federation of Eritrea

The Federation was established about three years ago, and today has 300 registered members in key sectors of the economy (some of these are associations that in turn reach hundreds of their own members). The organization is financially independent and is supported by a small registration fee and annual dues paid by members. These fees are determined according to the number of employees in the member businesses (for example, the largest have 1,000 employees and pay a fee of Nk 1150 (\$11.50). The Federation's board of directors is elected at the general member meeting. Women hold some leadership positions, including on the board.

The Federation's objective is to safeguard the interests of employers and to ensure they play a role in the socioeconomic development of Eritrea. At this time, the organization focuses on rehabilitating the war-affected business community—for example, in Gash Barka, where property was destroyed and many residents have returned from Ethiopia. In addition, many Eritrean businesses were indirectly affected by the war in that they lack hard currency and many of their employees left for the front. The Federation has participated in discussions with the GSE and the World Bank regarding the Demobilization and Reinsertion Program.

Some Federation members attended a gender workshop held by the National Conference of Workers (NCEW). They reported that it interesting and that they were now ready to work on gender issues as an organization. However, a clear plan has not yet been developed. One question of concern to the Federation regards the skills, education, and training required by women entrepreneurs. They understand that there is a need for good programs to improve conditions for working women to make them more productive, enlightened, and healthy.

Eritrean Chamber of Commerce

The Eritrean Chamber of Commerce (ECC) is headquartered in Asmara and has five regional offices. To date, however, the agency has predominantly established only its infrastructure because of a lack of experts and input. ECC does not receive government support but relies on fees from its 2,000 members, income generated by renting its conference hall (which was built with funding from the German Technical Cooperation, (GTZ), and fees charged for the issuance of certificates of origin and letters of recommendation. ECC is currently working with the International Trade Center to develop two guides, titled "How to Approach Banks" and "Secrets of Electronic Commerce."

A group of women are members of ECC, but their participation in training and other activities has been limited. The director of ECC has said that women manage cash more

carefully than men do but need more skills regarding budgeting and handling money. ECC does not, however, provide training courses on such subjects.

ORGANIZATIONS THAT REPRESENT WOMEN WORKERS

National Conference of Workers

NCEW has 23,000 members, of whom about 30 percent are women. The organization recently built a new building and training center and receives financial support from the government. There is one woman on NCEW's executive committee. The organization recently held three workshops on gender equality for both male and female employers and workers.

CHAPTER FOUR LESSONS LEARNED FOR THE IO3 ASSESSMENT TEAM

GUIDELINES FOR PROGRAM DESIGN

GSE: Development before Democracy. The GSE is committed to development that is purposeful, timely, and focused on geographic areas with the most limited infrastructure and resources. There is a widespread need for new power lines, school buildings (as well as trained teachers for the primary schools), health clinics, and water treatment facilities. The GSE states that its own operations must become more efficient before it can develop and deliver these projects.

Diversity. It is very important to pay attention to linguistic, ethnic, and religious differences within Eritrea. In addition, important differences exist among women in terms of urban and rural groups, leaders and women in general, Muslims and Christians, and literate and illiterate populations.

Population Mobility. Gender issues have arisen as a result of a number of critical population shifts. These include the economic migration from villages to towns and cities; the settlement of internally displaced persons, returned refugees, and Eritreans expelled from Ethiopia; and the reintegration of demobilized soldiers and those completing national service into the economy and society. The GSE tries to discourage these migrations by improving living conditions and economic opportunities in rural areas. This policy of trying to prevent massive flows of people into large cities should be taken into account when developing economic and social support systems for women.

Outside of Asmara. Asmara is a comfortable, cosmopolitan city. But a complete picture of Eritrea and the country's development needs is possible only if one travels outside the capital city and understands the diversity of the Eritrean population as well as the range of perspectives on development that exist.

GSE Commitment to Gender Equality. The GSE is genuinely committed to gender equity and the needs of girls and women. At the same time, it does not yet have specific, practical approaches and recommendations to proactively provide assistance for women and build the necessary capacity to understand and address gender issues.

Tradition versus Change. Substantial differences exist throughout the country with regard to the strength of tradition and in turn attitudes toward women. Traditions are often strongest in rural villages, although they certainly also exist in urban areas. It is therefore important to anticipate that men will vary in their views of women's advancement, with some being comfortable with equal gender roles and others resisting them.

Human Capacity Development for Girls and Women. When addressing women's human capacity development, it is important to determine which women and

which skills are being targeted. Needs and interests in Eritrea range from primary school to the university level and from basic education to the attainment of job skills and vocational training.

Strengths and Weaknesses of Associations. Associations have some interest in gender issues, but also a concomitant need for capacity building (for example, in NUEW, NUEYS, NCEW, and the Employers Federation). It should be recognized that some associations are not yet independent of the government and that large, national organizations may need to learn how to relate to their local branches and to decentralize activities and decision making. Very few NGOs exist, and the roles and survival of those that do are rather tenuous.

Reliable Data. Much has been written about women in Eritrea. Yet in a society that is changing so fast, a lot of information is already outdated. In addition, there is a general need for baseline data, focused surveys and studies, and research and documentation on the diverse situations of women.³³ This is particularly evident with regard to the design of new data collection systems and when the role of teaching and research at the University of Asmara is being considered.

Women's Contributions to Results. Strong interest exists among organizations, government agencies, and individuals in understanding gender-based opportunities and the challenges of gender integration. An interesting example of how women may become important resources for development is the suggestion that girls' education and increased autonomy and well-being may be critical defenses against fundamentalist Islam, and could thereby help support the achievement of unified Eritrea. Other examples have arisen in the context of the private sector and the development of the University of Asmara.

QUESTIONS FOR THE IO3 TEAM TO PURSUE

Capacity Development. The GSE views human capacity development as the key to social and economic development; it is the cornerstone of the IO3 portfolio. Human capacity development can take place at different levels and in relation to various capacities, including primary to higher education and basic literacy to job skills. In which arenas will IO3 work, and what are the gender issues involved in each one?

Capacity of Associations. Representatives of different associations have stated their concern about and interest in supporting women's leadership. NUEW has indicated a need to train researchers, trainers, and planners. Although the organization has been relatively successful, NUEYS has expressed interest in building the capacity of local branches to write proposals and raise funds. Would the focus be on strategic planning and developing a plan of action or on training? Would emphasis be placed on young women

NUEW has conducted research in the past. It is possible that not all of it has been translated into English. Depending on their relevance, there may be some documents that would prove useful as baselines and as a foundation for policy and program development.

within the organizations, or on the "pipeline" of girls who may eventually become leaders? One example of capacity building is the support that the U.S.-based National Council on Negro Women will give to NUEW through a USAID-funded program.

Women in the Workforce. USAID is involved in business development in the private sector through its IO2, which provides several points for involvement. First, opportunities exist to work with women in business—for example, those within the Chamber of Commerce, NCEW, and the Employers Federation. Second, there are opportunities to work with the men in such organizations to ensure they are aware of ways to develop the skills of women who own, manage, and work in business. Third, there are specific issues faced by women entering the workforce, which includes such groups as young girls who are finishing school, those who make it through secondary school but do not pass university exams, and those completing their national service. Fourth, a common and persistent problem is the lack of basic job skills among workers, a problem that limits the success of businesses. It has been suggested that the last decade before liberation was one of squandered opportunities and that the generation that should have received basic education and developed a work ethic during that time has now been "lost." What can be done for this generation, men and women alike?

Capacity Development Priorities

Women with schooling and skills are a minority. Even those with some education are not necessarily gender-aware or ready and willing to work at the community level for women's rights.

Although some women ex-combatants have high skill levels, many have only basic skills. Women need to work to improve themselves. Those who had the opportunity in 1991 to return to school took it. They had the will and did their best. But many women still need professional skills.

Even though female enrollment may be close to 50 percent in primary schools, it drops to 30 percent at the secondary level and 10 percent at the university level. There is clearly a need to intervene at the points where enrollment drops and women's skill-building stops. Perhaps a women's training center would be a way for women to gain education as well as vocational skills? The Ministry of Education is responsible for providing vocational training and determining the skills that are needed to match the country's needs.

Women in the countryside who have limited education are engaged in crafts. They need guidance to improve the quality of their products for the marketplace. NUEW has discussed these needs with the Ministries of Tourism and Trade.

Source: Luul Gebreab, President of NUEW

Women's Capacity and Governance. The Governance theme paper for the 2000€ UN CCA identified several areas in which capacity building is needed within€ government:€

"Decentralization is stymied mainly by inadequate allocation of skilled human and€ material resources." (p. 8)

- # Human resource constraints in public sector management include an insufficient supply of skilled human resources and inadequate training institutions. (p. 11).
- # Inequality in the positions of men and women in state and society is caused by low levels of education, inadequate gender awareness campaigns, and diversified institutions. In addition, concerns about women are concerns about the family and community.
- # "Apart from the National Union of Eritrean Women, there is also a lack of various institutions, which protect the fundamental rights of women and struggle for ensuring the equal rights of women." (p. 13)

These concerns raise the question of whether there are places within the civil service, and particular government functions, that can help women gain the skills and opportunities needed to strengthen services and institutions. Possible avenues for action include the following.

Training and Education Approaches. Some training may be general and basic. With regard to workforce needs, however, there is a need for on-the-job training that employers can manage themselves. At the same time, common needs exist that could be addressed through training institutes or joint programs. To what extent might training be linked with the private sector? However, training tends to be more successful when it is linked to an existing or promised job or when academic training is linked to a practicum. Where might such opportunities lie for women in general as well as women who are demobilized or leaving the national service?

Linking Humanitarian, Demobilization, Internally Displaced Persons Programs, and Other Priority Needs with Human Capacity Development. Sustainable development requires thinking beyond immediate needs such as temporary shelter and emergency relief toward systems of self-reliance and long-term development. What can be done in those contexts to build the skills and capabilities of women and thereby ensure their contributions to Eritrea's sustainable economic growth?

Examples of Small Scale, Targeted Training Opportunities for Women

One lesson learned from Eastern Europe is that it is very hard to generate large number of jobs quickly in large-scale, government-subsidized industries. Instead, it is important to open up many small opportunities in both the private and the public sectors. Illustrations of this approach include:

- ATTI: Teacher training for (mostly) women in or leaving national service.
- *Ministry of Justice:* An institute to train legal assistants and legal literacy trainers.
- Medicins sans Frontieres/France: A project to send 3-4 person teams to the most remote areas of the Saho region. Provides basic health care, sets new wells, and focuses on community development. There is a need for community facilitators who know the local language and can relate to the people and who could thereby create some opportunities for on-the-job training and service.
- Bank of Commerce: Training new loan officers, with an initial focus on women and kiosk banks. There is a need to be sure to attract and work with women who may be future depositors and borrowers.
- Agriculture extension agents: Opportunities exist for some women to receive training in this area, and then to work with women in agriculture.
- Community development: The type that was carried out by EPLF during the war of liberation, which enabled women to work with communities and local governments to identify needs and access local resources.
- Cooperation: For example, the joint project between the Employers' Association and SAWA that to date has resulted in jobs for 100 demobilized women.

ILLUSTRATIVE ACTIVITIES UNDERWAY IN ERITREA

Awareness and Information Campaigns. Women and children obtain a great deal of information from theatre and puppetry. NUEYS uses drama and circus groups to disseminate information about sanitation and HIV/AIDS and uses puppetry to discuss HIV/AIDS and female genital cutting. The organization also has video equipment and a large screen with which to show films about situations and problems throughout Eritrea but has yet to make its own films.

Women Training Women. One example of an enterprise that contributes to the workforce involves a woman who provides training in basic office skills for women. She gives a three-month training course for women employees at ministries, with a focus on typing, telephone skills, and computer literacy. However, her impact is limited and her business is not growing because she does the training herself. She could benefit from business counseling and capital to set up a small training school in office skills.

Gender Training for Government Institutions Serving Women. The new NGO HABEN has a project that focuses on institutions that are supposed to help women (for example, the police) but that often lack the capacity to understand or respond to women's

needs. This may require gender training for staff and perhaps the design of special programs. (See further discussion under Tentative Recommendations below.)

Gender Components and Monitoring in Donor Programming. The World Bank Eritrea Community Development Fund Project is an example of how to integrate gender components with monitoring and evaluation. The project focuses on the rehabilitation and development of basic social and economic infrastructure, especially in rural and wardevastated areas, and the improvement of the income-generating capacity of poor people and households. Gender components include:

- # Giving special priority to proposals in which women are major beneficiaries or that have been prompted by women;
- # Placing special focus on women in participation and training to encourage the active role of women in community development projects; village bank committees must have women members;
- # Efforts to hire women as staff and local facilitators; and
- # Inclusion of specific indicators to measure gender impact in management information systems, such as tracking the number and gender of beneficiaries, income impact on women through microenterprise projects, female-headed households as a special target group, and the number of women managers involved in cost-recovery schemes.

CHAPTER FIVE TENTATIVE RECOMMENDATIONS

The following recommendations encompass two approaches to supporting women and ensuring that USAID's assistance benefits from women's contributions. First, suggestions are made on how to integrate gender into existing or anticipated programming. Second, WID ideas are presented for women-focused activities. Further, the suggestions address opportunities in several arenas, including associations, universities, the private sector, and (although only to a limited extent) government.

For the most part, discussions and information have highlighted a fundamental issue: the need to focus on women in mid-level positions—that is, those who have some experience or skills they need or want to upgrade—and not on women already in leadership positions or those who are completely illiterate and living in extreme rural conditions.

Despite potentially difficult management issues for USAID, effort should be made to provide assistance to small initiatives launched by a variety of institutions and partners. Entrepreneurial activity that focuses on citizen/employer attention to human capacity development for women should be encouraged.

GENDER INTEGRATION

Gender and University Linkages

With regard to the University of Asmara, there are issues of participation, curriculum content, and research focus. How can IO3 ensure that its Linkages program supports Eritrean women as both students and professors? Does the selection of Americans to work in Eritrea offer any opportunities to ensure that this faculty will be supportive of women and will teach their subjects in ways that recognize gender issues? Do women students and faculty at the University of Asmara want a particular kind of support?

The University's development plan is taking place in three phases: building infrastructure, developing teaching capacity (faculty) and curricula, and research. To what extent is research taking place, and does it address some of the gender issues with which ministries and associations are grappling? How can USAID's monitoring and evaluation of the Linkages program ensure that gender barriers to effective assistance are identified *and* gender-related opportunities are seized?³⁴

This is an historic time in Eritrea because the faculty of the future are being selected and trained. Once the basic contingent is in place, changes and additions are likely to be made only gradually and occasionally. There is a risk that this new process will create and perpetuate gender gaps. Already there are large gender disparities with regard to faculty and students. Note also that those women who have made it as far as the university must be highly qualified.

Gender Issues and the Linkages Program

Start with the conviction not only that it is important to have women role models but also that the program and its results will be weakened by failing to include women of talent and ability. Note that those women who have made it all the way through the educational system in Eritrea must be highly qualified with a great deal of potential.

Include gender among the selection criteria, and use some indicators by which to monitor the numbers of women faculty from the United States and students from Eritrea to ensure a good ratio. (Note that it is more difficult to measure the benefits of diversity and of women's participation.)

Consider the inclusion of training or capacity building for university departments and staff that recruit and support students. Some of the women from the University of Asmara who attended the American Cultural Center's Women's Roundtable were extraordinarily outspoken, measured, and articulate. Is there any opportunity within this program to support women students and/or faculty? Explore the needs of women students—that is, what is required to ensure that they successfully complete their studies and that they can compete effectively for faculty positions.

Terms of reference for recruiters or for foreign training institutions should ensure that gender-related biases do not exist. The identification of courses and programs that have strengths in gender analysis should be encouraged or even required. Law schools have courses on such relevant topics as gender and the law, international human rights, and employment discrimination. Exchange faculty could be encouraged and/or required to take courses to ensure that their future teaching incorporates gender issues.

Women may need special supports—for example, childcare if they need to bring children with them to the United States, counseling, and mentoring.

USAID could ask that regular progress reports and discussion of problems encountered during implementation of the program address gender issues, lessons learned, and potential avenues for improvement.

Gender and Business Development

Technical Assistance for Enterprises. There is a strong need for business development assistance to the owners of small and medium-sized enterprises. This is probably true for men as well as women, but is most evident with regard to women seeking to start or expand their businesses.

Banking. Insofar as USAID conducts work related to banking, women must be considered as future depositors and borrowers. There is a crucial need to first educate both men and women about what a bank does and how it can be helpful to them. (For example, a NUEW representative in Keren who was interviewed about additional or alternative resources for women in the microenterprise sector said she had no sense of how a local bank might fit in.) This aspect could be connected to USAID's work in training loan officers by ensuring that women participate in training programs and that

the programs exist in towns where women lack knowledge about banks and banking services.

Women's Business Networks or Mentors. There has been mention of developing a women's committee within the Chamber of Commerce, as well as interest in such a project from the Federation of Eritrean Employers. In addition, a new group, Dejin, has evolved from a group of businesswomen focused on humanitarian support and fundraising. In this regard, women could help women in business.

Gender and the Internet

The Internet is an area that just begun to garner attention. Computer skills and familiarity with the Internet are the latest economically valuable skills that can lead to new professions and to which women have limited access. It is critical to ensure that women attain such skills and that the computer sector does not become gender segregated. It is also clear that this field will be the focus of job and revenue generation, and it is important that women have a presence in it.

The IO3 team is involved in introducing the Internet to Eritrea, so IO3 should consider the following issues:

- # Who frequents Internet cafés and thereby gains experience and becomes comfortable in using computers? If patrons are predominantly men, why? Do women lack the time or is it socially less appropriate for women to frequent such businesses? Are women simply not learning about how useful and important computers and the Internet are? Depending on the answers to such questions, USAID (and others) can develop strategies to encourage women's use of and expertise in information technology.
- # Who receives computer training in secondary schools and at the university? Is computer literacy included in science/math courses, which traditionally have fewer female participants? What opportunities exist to train women to use computers through affordable, accessible courses?
- # Do government offices encourage and allow civil servants to learn computer skills? If so, does this opportunity occur during regular work hours, when women would more likely be able to participate?

WID NEEDS AND OPPORTUNITIES

National Union of Eritrean Women

Although NUEW has its shortcomings, the organization has certain strengths that should be acknowledged. These include a president who is committed and hard working, operations and a positive impact in remote rural areas, and access to the GSE. Three areas of support would capitalize on those foundations, as follows.

Because it has functioned as a military operation and has some socialist underpinnings, NUEW is accustomed to being a strong centrally controlled operation. A national association, however, should support the capacity of its regional offices, ensuring that they can set their own agendas and generate their own resources. NUEW will need to decentralize its staff and decision-making structures.

Information is a key component of advocacy activities (that is, fostering public awareness and influencing policy, legislation, and the allocation of resources). NUEW's scope enables it to observe and report the conditions and needs of women throughout Eritrea; the organization should take advantage of this position to expand its advocacy activities and increase its influence.

Rather than providing training itself, NUEW should identify sources of training and the women who need it. Linking women and services would likely require the dedication of resources for transportation and/or housing in those instances when training centers or courses are located far from women's homes.

NUEW could play a similar brokering role between donors and initiatives around Eritrean development to ensure that resources reach those who are doing effective work but are not represented in Asmara.

Strong regional and local branches and reliable information will enable NUEW to become a credible representative of women's needs. To play this role, NUEW staff will require training in advocacy and organizational and strategic planning.³⁵

Gender Integration Training

Some ministries are highly effective in their focus on women's advancement, including the Ministries of Justice and Education. Others, such as the Ministry of Agriculture, maintain separate units to address women's issues (for example, the Home Economics Unit) but would benefit from assistance in integrating gender perspectives into all their programs. There also are ministries that appear unaware of the gender-related implications of their policies or the opportunities available to integrate gender into their

³⁵ NUEW has issued a report based on a December 2000 meeting to recognize the organization's 20th anniversary. Discussions from that event have contributed to the setting of an agenda for NUEW's future development.

work. These include the Ministries of Transport and Communications, Information (which includes the Department of Public Works), Tourism, and Macro Policy. ³⁶

It might also be possible for NUEW to facilitate the development of gender expertise by assisting government offices, businesses, and associations to identify gender-related issues that they confront and to design programmatic responses. This process would require a serious investment, perhaps involving three to four women who would receive in-depth training and then serve as trainers. Such individuals would probably be most effective as independent advisors, with NUEW serving as a broker by identifying those individuals with skills and matching them with public or private entities that are in need of guidance.

Women's Capacity-Building Training Fund

A fund could be created for small women's businesses and gender-related projects. Its establishment would require at least two partners, and it would be administered by a committee with diverse representation. Activities could include the following:

- # Translation and dissemination of studies conducted by EPLF that could serve as baselines for further study by NUEW, university departments, or ministries;
- # Development and implementation of a women's oral histories project that would capture the stories of women ex-combatants. NUEW, NUEYS, and anthropology students at universities could carry out this project;
- # Small grants for activities that foster women's advancement and understanding of gender issues;
- # Women students at the University of Asmara have assessed their own needs and impediments to their work and progress. NUEYS has served as a partner in this process, which was completed in April 2001. Similar projects could be initiated elsewhere;
- # Dissemination of success stories about women in business and education, through both broadcast and print media. University students and journalists could carry this out;
- # Development of childcare facilities for demobilized women currently seeking employment and for businesses wishing to provide this service to its female employees with children;

³⁶ It should be noted that the timing of the gender investigation reported here precluded meeting with representatives of these ministries. It would therefore be helpful for the IO3 team to raise the question of gender integration with the ministries with which it meets.

- * NUEW, NCEW, and the Federation of Eritrean Workers could conduct follow-up sessions after NCEW gender workshops;
- # Employers' discrete training needs could be met by matching a particular employer with a training facility or partner; and
- # A mentoring program for businesswomen would help ensure that new female entrepreneurs have positive role models and receive support throughout their endeavors. The Chamber of Commerce and Dejin could establish and maintain such a program.

CONCLUSIONS

Government and the private sector throughout Eritrea are clearly committed to achieving gender equity. The translation of this commitment into reality is, however, limited by two factors: differences among residents in the major cities and rural areas, and a lack of experience with the implementation of gender policies. In addition, women can play a crucial role in Eritrea's socioeconomic development if they are recognized as vital resources and given opportunities to participate. This includes women completing their national service, women entering and active in the formal economy, and rural women.

USAID's areas of focus in Eritrea include higher education, food security, enterprise development, banking, expansion of the Internet, and health. In each of these areas, attention to gender-based barriers and opportunities could lead to stronger, more positive results and thereby opportunities to support both the development and the gender equity goals of the Eritrean people.

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³⁷ Note that names are in alphabetical order by first name as Eritreans primarily use those names

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